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#1 Syndicated Author & Book Views

On a Healthy Life!!!

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## [Red Yeast Rice: Not Your Best Bet For A Natural Statin Alternative](#)

Posted on Feb 26, 2008 by [Editor](#) in [Cholesterol](#), [Dr. Janet Brill](#), [Cholesterol Down](#), [Brill, Janet](#), [Red Yeast Rice](#), [Statin](#), [Lovastatin](#) | [Post a Comment](#)



**Janet Bond Brill, Ph.D., R.D., LDN**, nutritionist and author of *[Cholesterol DOWN](#)* (Three Rivers Press), has spent many years counseling patients on wellness, weight loss, and cardiovascular prevention. Her work has been published in the *International Journal of Obesity* and the *International Journal of Sport Nutrition*. Dr. Brill maintains a private practice specializing in cardiovascular disease prevention, and also privately consults on nutrition with such clients as Proctor & Gamble and The Sports Club LA-Miami.

### [Guest Blogger Janet Brill--](#)

Red yeast rice, or red yeast, is a substance produced naturally during the fermentation of the yeast *Monascus purpureus* by certain fungi that grow on rice. The medicinal use of red yeast rice dates back to A.D. 800, during the Tang dynasty in China, when red yeast rice was ingested primarily as a remedy for digestive ills. Present-day use of red yeast rice continues in Asia as both a culinary staple and for its healing properties. The deep red hue of the rice is used to color a variety of foods, such as Peking duck, pickled tofu and Japanese sake.

In the United States, red yeast rice is a popular supplement sold at health foods stores and over the internet for its purported cholesterol-lowering benefits. When rice is fermented using a strain of *Monascus* yeast called 'Went,' the byproduct is a potent, naturally occurring statin that inhibits the major cholesterol production enzyme in the liver known as HMG-CoA reductase. This statin found on red yeast rice is called Monocolin K (aka mevinolin or lovastatin). Lovastatin is the active pharmaceutical ingredient in the prescription statin medication Mevacor <sup>®</sup>. Naturally produced

monacolins have a cholesterol-lowering effect similar to prescription statin medications (powerful and highly effective drugs that lower LDL, or “bad,” cholesterol quickly) and have been shown to be the main active constituents of many of the red yeast rice dietary food supplements on the market.

That said, don't reach for the bottle of red yeast rice just yet! There are numerous caveats that should be addressed regarding red yeast rice dietary supplements. Considering that lovastatin is a bona fide statin medication and has the identical chemical structure as a drug strictly regulated by the U.S. Food and Drug Administration (FDA), one must be wary about several issues. First, there are rare but potentially serious side effects related to statin drug use, such as muscle aches and pains, that could lead to kidney impairment in addition to potential liver toxicity issues. Prescription statin drugs are always taken under a doctor's supervision, where regular blood tests reveal any possible negative side effects. Taking an unregulated drug in unregulated dosages can be dangerous, as you face the same risk of side effects, but are without the medical supervision monitoring you for potentially dangerous side effects.

Furthermore, when it comes to dietary supplements, you never really know that what you read on the label and what you pay for is what you're really swallowing. Prescription drugs are strictly regulated by the FDA, which virtually assures a consistent, purified product with a standardized amount of the active ingredient in each dose. This is definitely not the case with dietary supplements, which have no regulation of manufacturing standards in place. Thus, the products are not guaranteed to be safe, effective or pure. In 2004, Chinese scientists analyzed 10 different red yeast rice products (from different manufacturers) to quantify exactly how much mevinolin was actually contained in each supplement. The researchers showed that there was a considerable difference in the total quantity of the active ingredient among all 10 supplements, illustrating the problem of a lack of standardization requirements.

Another controversy swirling around red yeast rice supplements is the difficult task the FDA has of policing manufacturers regarding the unlawful sale of red yeast rice products containing significant amounts of lovastatin. On January 4, 2000, for example, the FDA sent a warning to a supplement manufacturer stating “products containing red yeast rice or *Monascus purpureus* that contain lovastatin are unapproved new drugs that are in violation of the FD&C [Federal Food, Drug, and Cosmetic] Act.” Furthermore, another warning letter sent to a Utah supplement manufacturer in 2001 confirmed that red yeast rice products containing lovastatin are in fact drugs and not dietary supplements and are therefore subject to regulation as drugs under the FD&C.

Since that time, numerous supplement manufacturers have removed the active ingredient lovastatin from their red yeast rice supplements and replaced it with other purported cholesterol-lowering ingredients such as policosanol (scientifically proven to be an ineffective cholesterol-reducing agent). That is not to say that all red yeast rice dietary supplements are now devoid of lovastatin. In fact, on August 9, 2007, the FDA posted a warning to consumers regarding consumption of three specific red yeast rice products promoted and sold on Web sites. (These products were all found to contain significant amounts of lovastatin.) The FDA warned that due to the potential for serious side effects associated with lovastatin and the fact that lovastatin can interact dangerously with other medications, consumers should avoid buying or consuming these products.

The bottom line is that if you want to take a statin medication, you should do so under your physician's care to ensure that the HMG-CoA reductase inhibitor you swallow has been scrupulously investigated by the government. If you want to lower your cholesterol using a natural approach (without prescription drugs), try following my **[Cholesterol DOWN Plan](#)**, utilizing 10 steps that have a significant body of scientific backing and involve nothing more dangerous or expensive than eating an apple or a bowl of oatmeal.

### **[MORE FROM DR. JANET BOND BRILL](#)**

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## **Add Volume To Your Food And Lose The Weight!**

Posted on Feb 25, 2008 by [Editor](#) in [Weight Loss](#), [Best Seller](#), [Rolls, Barbara](#), [Volumetrics](#), [The Volumetrics Weight Control Plan](#), [The Volumetrics Eating Plan](#), [Calories](#) | [Post a Comment](#)



**Dr. Barbara Rolls is a veteran nutrition scientist and author of the nationally acclaimed books, *The Volumetrics Weight Control Plan* (HarperCollins, 2000), and *The Volumetrics Eating Plan* (Harper, 2007), both *New York Times* bestsellers, and rated the #1 diet plan by *Consumer Reports* in 2007. She is the endowed Guthrie Chair in Nutritional Sciences at The Pennsylvania State University where she heads the [Laboratory for the Study of Human Ingestive Behavior](#), described by *US News & World Report* as a “quirky culinary empire.” Here she and her staff “cook up” novel studies to help understand what influences people's food intake and food choices as well as their body weight. Dr. Rolls's research has been published in numerous scientific journals and the “feeling full on fewer calories” principles of her “Volumetrics” books have been featured in a wide variety of health, fitness, and family magazines and websites. Dr. Rolls frequently appears on television and has been a guest on the Today Show, 20/20, CNN, as well as CBS, ABC, and Fox Evening News. She is a contributing columnist to MSNBC.com.**

### **Guest Blogger Barbara Rolls--**

The sun is not up yet, but my lab's kitchen is already a whirlwind of activity. My staff and students are preparing breakfast for the participants in our latest study. Every detail of our experimental meals is carefully planned, measured, and monitored—and the foods taste terrific! Currently we are trying to find simple strategies to help people eat more vegetables. Most of us eat only a fraction of the recommended amounts, yet vegetables are critical for both optimal health and weight management.

We are focusing on veggies now because our previous studies show that by eating them “strategically” you can feel full on fewer calories. If you eat lots of vegetables at the start of a meal, either as a large salad or a broth-based soup, you will fill up and eat fewer calories later. Tucking veggies into your favorite main course or snack will also help you feel full and reduce the calories you eat. Feeling full with fewer calories is the key to “Volumetrics.”

Volumetrics is based on the science of satiety--the feeling of fullness and satisfaction that develops during and after a meal. Avoiding hunger and feeling satisfied will help you to stick with your weight management plan. Much of the research on satiety focuses on its underlying biology, such as changes in hormones, and signals in the stomach, gut, and brain. Such studies should lead to new treatments for obesity. But right now let's focus on how to choose foods that will

enhance satiety.

Popular diets flip-flop between urging you to cut fat or to cut carbs, while others stress increasing your protein intake. The fact is that you can lose weight on any diet if you decrease the calories you are eating below your body's needs. Our research shows how to do that without feeling hungry. One of the simplest and healthiest ways to reduce the calories you are eating is simply to add water to foods. No, I am not suggesting that you eat soggy crackers! You need to find ways to add water-rich vegetables and fruits to your diet wherever you can. Water adds weight or volume to foods, but no calories—it lowers the calorie density. If you add water to foods, you can eat more food for the same number of calories. For example, if you choose to eat grapes rather than raisins, you will get a portion that is 7 to 8 times bigger for the same calories. We have found in a number of studies that when people add water-rich foods such as fruits and vegetables to their diet, they spontaneously eat fewer calories without feeling hungry.

Many popular diets focus on the foods you have to give up. Our research shows that focusing on what you *can* eat—that is choosing more vegetables and fruits—leads to significant weight loss while controlling hunger. Volumetrics does not “reinvent” nutrition; it shows you how to eat for optimal nutrition and weight management. As a professor of nutrition, my goal is to help you maintain a healthy weight and to enjoy the best balance of nutrients for your overall health. Check out both *The Volumetrics Weight-Control Plan* and *The Volumetrics Eating Plan* and stay tuned for our latest studies on eating behavior. The Eating Lab here at Penn State is keeping busy searching for new and effective strategies to help you feel full on fewer calories.

### [More On Weight Loss](#)

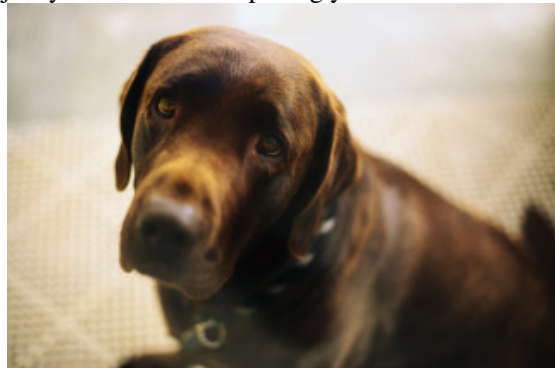
## [Are Rescued Pets Healthy Pets?](#)

Posted on Feb 25, 2008 by [Editor](#) in [Messonier, Shawn, Dog, Pets, Veterinary, Rescued Animals](#) | [Post a Comment](#)

**Dr. Shawn Messonnier, DVM** the host of the weekly award-winning radio show, "Dr. Shawn-The Natural Vet" on [Martha Stewart Radio](#) (Sirius 112 Tues 8-10 PM EST and Sat 9-11AM EST) sits on the advisory board of the [Journal Veterinary Forum](#), and is a holistic pet columnist for *Animal Wellness, Body + Soul*, and *Veterinary Forum*. In addition to serving clients in his Paws & Claws Animal Hospital, he has written several books on the natural care of pets, including [The Natural Health Bible for Dogs & Cats](#), [The Allergy Solution for Dogs](#), [8 Weeks to a Healthy Dog](#), and most recently [Preventing and Treating Cancer In Dogs](#).

### [Guest Blogger Shawn Messonnier--](#)

Many people are interested in adopting pets that have been rescued from natural disasters, including Hurricane Katrina a few years ago. While these pets certainly need a good home and can make wonderful companions, it's important to use your head and not just your heart when opening your home to one of these special creatures. Here are a few important



points to consider.

1. All rescued pets should be thoroughly checked by a veterinarian. They must be screened for a number of diseases, including those not commonly seen in the typical healthy pet. These include heartworm disease, various protozoal diseases, and rickettsial diseases.
2. While rescue groups usually have pets checked by their veterinarians, these are often cursory examinations which do not include screening for the above mentioned diseases.
3. Many rescued pets have one or more of these diseases. Treating a pet with any of these diseases can run into the hundreds and sometimes thousands of dollars. You must be prepared for this expense.

4. Finally keep in mind that the medical and behavioral backgrounds of these rescued pets is usually not known. Will the pet adapt to your household? Does the pet like children? Is the pet comfortable living with other pets? Does the pet require a lot of exercise? Does the pet suffer from separation anxiety? There's no way to know the answers to these questions until the pet is brought into the house. Consulting with an expert in veterinary behavior would be prudent.

Many rescued animals make wonderful additions to the family. Do your homework first, work with your veterinarian to make sure the pet is in tip-top shape, and be prepared to open your home and heart for a lifetime of joy and love.

**BACKSTORY--"Dog Saved by Marine Gets Home in US" by Chesea J. Carter: The victims of war and nature's fury are not just human, but include pets.**

**MORE FROM SHAWN MESSONNIER**

## **Swallow And Fib? A Doctor Speaks Out About The Dangers Of Supplementation**

Posted on Feb 24, 2008 by **Editor in Cancer, Super Healing, After Cancer Treatment, Breast Cancer, Silver, Julie, Supplement, St. John's Wort, Ayurvedic | Post a Comment**



**Julie K. Silver, M.D. is on the medical staff at Dana Farber Cancer Institute and is an Assistant Professor at Harvard Medical School. She is an award-winning writer and the author of many books including *Super Healing* and *After Cancer Treatment: Heal Faster, Better, Stronger*. To learn more about her work go to [www.JulieSilverMD.com](http://www.JulieSilverMD.com).**

**Guest Blogger Dr. Julie K. Silver--**

All medical doctors know that our patients take supplements and don't tell us about them. Even when we ask. That's a dangerous policy, and a new study highlights some of the reasons why. In a study published in the *Journal of Clinical Oncology*, researchers reviewed 32 studies published between 1999 and 2006. Not surprisingly, they found that cancer survivors take more supplements than the general population. Here is some material taken from my books *Super Healing* (Rodale) and *After Cancer Treatment: Heal Faster, Better, Stronger* (Johns Hopkins Press) about the issue of supplements:

1. A common belief among supplement users is that herbal remedies are safe because they are "natural." This is absolutely not true. The most worrisome example is nicotine, which was once thought to be safe because it does occur in nature. A less widely known example stems from research done on St. John's Wort which has been shown to interact with numerous prescription drugs and may interfere with chemotherapy. When I interviewed John Horn, Professor of Pharmacy at the University of Washington in Seattle and co-author of the medical handbook *The Top 100 Drug Interactions*, he noted, "St. John's Wort interacts with about half the drugs on the market." It's just plain dangerous to take an over-the-counter supplement and not tell your doctor. What I tell my patients is that if they are going to go through the very difficult process of taking chemotherapy, then why do anything to make those drugs less effective? It just isn't worth it. If you take supplements, simply talk to your doctors and make sure that they won't interfere with the prescription drugs you need to get well.

2. Herbal treatments (which do not currently have to undergo the rigorous approval process by the Federal Drug Administration that prescription drugs do) might be harmful. This comes from research conducted by Dr. Robert Saper of Harvard Medical School and his colleagues. In a study published in 2004 in the highly respected *Journal of the American*

*Medical Association*, Saper looked at the heavy metal content of Ayurvedic herbal medicine products. The results from this study are as follows:

*“Lead, mercury, and arsenic intoxication have been associated with the use of Ayurvedic herbal medicine products...One of 5 Ayurvedic herbal medicine products produced in South Asia and available in Boston South Asian grocery stores contains potentially harmful levels of lead, mercury, and/or arsenic. Users of Ayurvedic medicine may be at risk for heavy metal toxicity, and testing of Ayurvedic herbal medicine products for toxic heavy metals should be mandatory.”*

3. Another problem with supplements is that the people who are offering advice may have little or no training. In a 2003 study titled “Health food store recommendations: implications for breast cancer patients,” the authors were interested in finding out more about the advice given to women with breast cancer who visited thirty-four health food stores in a major Canadian city. Employees at the stores which were studied gave out quite a bit of advice—most of which was misleading and some of which was wrong and potentially very harmful. For example, the vast majority of consumers were not asked whether they were on any prescription medications, yet the employees felt confident in recommending products to be ingested. There was no consistency in the products that were suggested and none of them had proven therapeutic value. Two employees suggested a possible cure with one of their products and another employee told one woman to stop taking tamoxifen (a mainstream and proven treatment to help prevent breast cancer recurrence). These employees also offered advice on other “experts” to consult and suggested books for further reading. The authors of this study noted:

*“This study also highlights the vulnerability of patients with breast cancer to potentially misleading information from health food employees. Advice presented by health food employees was authoritative and could be misconstrued by patients as evidence-based, particularly when books are consulted or literature is provided on the products.”*

People often turn to their friends and loved ones for advice about supplements and other treatments. That’s not a good idea. Of course you trust these folks, but consider their medical background and whether they can truly offer you appropriate advice. If you do consider their advice, at the very least compare it to the advice that your medical doctors, including those on your cancer team, offer. Only then can you make an intelligent and informed decision about what is right for you.

**BACKSTORY**--Terri Coles recently wrote "[Should Cancer Survivors Take Supplements](#)" highlighting recent study patterns of cancer survivors and supplementation problems. Dr. Julie Silver, expert in the field of psychiatry, mother of younger children, and herself a breast cancer survivor, writes extensively about cancer and healing.

**More From Dr. Julie K. Silver:**

[Interview](#)

[Drinking Alcohol Promotes Cancer](#)

[The Truth About Sleep](#)

[How To Choose A Personal Trainer For Optimal Recovery](#)

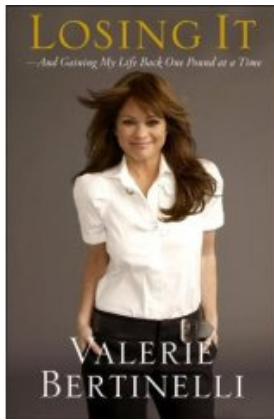
[Is Canned Fish Good For The Heart?](#)

Update on Feb 24, 2008 by [Editor](#)  
[Seen On BlogBookMark!](#)

## [Valerie Bertinelli Is Losing It](#)

Posted on Feb 23, 2008 by [Editor](#) in [Oprah](#), [Diet](#), [Queen Latifah](#), [Overweight](#), [Losing It](#), [Bertinelli](#), [Valerie](#), [Alley](#), [Kirstie](#), [Jenny Craig](#) | [Post a Comment](#)

**FIRSTLOOK**--Monday afternoon Valerie Bertinelli comes clean about living a lie on [Oprah](#). Launching her new book, [Losing It: Gaining My Life Back One Pound at a Time](#), the television actress will discuss her former life with the talk show hostess. Married for twenty years to rock star Eddie Van Halen, Ms. Bertinelli experienced some of her darkest days while filming *Touched By An Angel*. They'd fought for years about his drinking. Turning her misery into a "reason for eating," jalapeno-and-cheese poppers became her medicine, sometimes eating several each evening.



After trying many diets and regaining the weight, she discovered that only she could solve her problems. On the brink of accepting herself as an overweight person, Ms. Bertinelli found Jenny Craig. April 4, '07, she appeared on the front cover of *People* magazine as a size 14 at 172lbs, admitting, "I'm fat." Resolving to stick with her diet, and encouraged by her boyfriend Tom Vitale (who's also lost 20lbs), she's dropped 40lbs and remains a Jenny Craig spokesperson.

*Losing It* appeals to mothers, resonates with the average person, and strikes a chord with those who are living through down days. Ms. Bertinelli's weight loss brought her out of a dark tunnel and into the light of a personal journey where she was able to confront her fears, disappointments, insecurities, and frustrations.

Valerie Bertinelli resides in Los Angeles where her favorite role is "Wolfie's Mom." She is credited with more than two dozen made-for-TV movies, and the long running *One Day At A Time* television series.

**BACKSTORY--[Valerie Bertinelli](#) and [Kirstie Alley](#) have represented Jenny Craig, from which Alley has recently departed rumor has it to begin her own weight loss product line. She will be replaced by [Queen Latifah](#), who expresses how she likes to do things that everyone can participate in, not just those exclusive few with a lot of money. [Jenny Craig](#), founded in Melbourne, Australia in 1983, has more than 600 Company-owned and franchised Centers in the United States, Canada, Australia, New Zealand, Puerto Rico, and Guam. A wholly owned subsidiary of Nestle, they have provided services to more than 5 million clients worldwide.**

[More On Weight Loss](#) [More Of Oprah's Faves](#)

Update on Feb 25, 2008 by [Editor](#)

**[DIGG!](#) [STUMBLE!](#) [PROPELLER!](#)**

## **[Is There Sex After 70, 80 or Even 90?](#)**

Posted on Feb 23, 2008 by [Editor](#) in [Sex](#), [Northrup, Christiane, Senior](#), [The Wisdom of Menopause](#), [Women's Bodies](#) [Women's Wisdom](#), [Mother Daughter Wisdom](#), [Lindau, Stacy Tesler](#) | [Post a Comment](#)

**[Christiane Northrup, MD](#) is internationally recognized for her empowering approach to women's health and wellness. A leading proponent of medicine and healing that acknowledges the unity of the mind and body, as well as the powerful role of the human spirit in creating health, she is the bestselling author of [Women's Bodies](#), [Women's Wisdom](#); [The Wisdom of Menopause: Creating Physical and Emotional Health and Healing During the Change](#); and [Mother-Daughter Wisdom: Understanding the Crucial Link Between Mothers, Daughters, and Health](#). In addition, Dr. Northrup has received many awards for her work, and sits on the Advisory Boards for [Heal Breast Cancer Foundation](#), [Pilates Health](#), and [Family Circle](#). A few of her favorite charities include [Mercy Ships](#), [Girl Scouts USA](#), [Children's Hunger Fund](#), and [The Red Web Foundation](#).**

**Dr. Christiane Northrup--**

Seniors say, "You bet!"

Who says old age slows down your sex drive? Does the “winter of your life” really have to be *that* cold? Just ask the 60, 70, 80, and yes, even the 90-year-olds who may be having more (and better!) sex nowadays than their younger counterparts. And Dr. Northrup couldn't be happier that these new statistics are dispelling the myths and taboos of



midlife sexuality.

A groundbreaking study published last summer in the *New England Journal of Medicine* reveals that older Americans aren't letting age prevent them from enjoying healthy sex lives.<sup>1</sup> The survey of sexual attitudes, behaviors, and problems of U.S. adults age 57 and older shows that many are having sex often, with sexual activity dropping only slightly from the late 50s to the early 70s. “This gives us, for the first time, the most comprehensive and nationally representative data on sexuality for men and women and makes a particular contribution with regard to knowledge of older women's sexuality,” said the study's lead author, Dr. Stacy Tesler Lindau of the University of Chicago.

“This study reminds us that sex is for everyone—not just the young,” says Dr. Northrup. “Aging does not spell the end of love. In fact, the best sex of your life really can happen later in life.” Most people were probably not aware that their senior friends and family members were having any sex at all, much less the best sex of their lives. Now the truth is out and the information should help doctors work more effectively and compassionately with older patients.

Study results confirm that sex and older age do go together, even though scientific research has paid little attention up until now. Among the 3,005 survey respondents, 73 percent of people ages 57 to 64 reported having sex with a partner in the previous year. Numbers dropped to 53 percent for those 64 to 75 and to 26 percent for those 75 to 85. More than half of men and a quarter of women said they practiced individual sex during the previous year.

There's no question that sex remains an important part of life to age 85—and probably far longer. Dr. Northrup hopes this landmark study will focus attention on sex at midlife and beyond and dispel any myths and taboos that have kept such important health information under wraps for too long. It helps that older adults make up the fastest growing segment of the U.S. population, a group willing to speak up about quality of life issues.

“At midlife, more and more women become comfortable with telling the truth about their sexuality—to themselves and to others,” says Dr. Northrup. “All humans are sexual by nature. We are pleasure-seeking creatures by design and sex is an important part of our life force. In other words, if we think of sexual energy in the largest possible context—as life force, or as Source energy—then the relationship between the two becomes clear: the health and vitality of our sexuality is inexorably linked to the health and vitality of our lives.”

This is a time for every woman to re-evaluate and strengthen her connection with this life force for greater happiness at midlife and beyond. And there's no reason *not* to join the senior sexual revolution, whatever age you may be. It is, after all, good for your health!

### **MORE IN SEXUAL MATTERS**

**References** Lindau, S. T., et. al., 2007. A study of sexuality and health among older adults in the United States, *NEJM*, 357(8):762-774.

## **Does My Kitchen Make My Butt Look Fat?**

Posted on Feb 21, 2008 by **Editor in Oprah, Walsh, Peter, Does This Clutter Make My Butt Look Fat? | Post a**

## Comment



BestSelling author and international organization expert, **Peter Walsh**, recently launched his new book--***Does This Clutter Make My Butt Look Fat? An Easy Plan for Losing Weight and Living More on the Oprah Show.*** The focus of the book explores the relationship between the clutter in homes and how it affects weight, eating habits, and health. As part of the Oprah & Friends network, Peter Walsh hosts a weekly national radio program characterizing himself as part-contractor and part-therapist. During the last three years, the author also starred as the tough-love professional organizer of the TLC show *Clean Sweep*.

### **Peter Walsh--**

There is one thing that my years of helping people declutter and get organized has taught me – and that is that you can’t make the healthiest choices, the best choices, for you and your family in a clutter, messy disorganized home. It just can’t be done!

A great reality check when it comes to kitchens – and I use this all the time with clients, try it yourself – is to step into your kitchen, look around and ask yourself this question: “If I went to a restaurant for dinner with my family and the kitchen of the restaurant looked like my kitchen, would I eat there?” If the answer is yes, great! If the answer is either, “Hmm – I’m not sure,” or “No!” then you have to ask yourself what the heck is going on in your home.

Your kitchen is the room that nourishes your family – in the broadest sense of the word. If your family is not being nourished by that space, I have to ask, where are they finding that important and necessary part of their life? In a vending machine? A fast food place?

Your home, your kitchen, your choices should all move you closer to the life you want. If they are not – it’s time to step up and make some changes. You have one life to live – live it well.

### **MORE FROM PETER WALSH**

Update on Feb 22, 2008 by **Editor**  
**Digg!**

## **Nice Girls Don't Lead...Leadership Is A Woman's Art**

Posted on Feb 21, 2008 by **Editor** in **Frankel, Lois, See Jane Lead, Nice Girls Don't Get The Corner Office, Nice Girls Don't Get Rich, Summit, Pat, Ginsburg, Ruth Bader, Capra, Fritjof** | **Post a Comment**



**Dr. Lois Frankel** literally wrote the book on coaching people to succeed in businesses large and small around the globe. ***Nice Girls Don't Get The Corner Office*** and ***Nice Girls Don't Get Rich*** are international bestsellers translated into over twenty-five languages and featured on the TODAY Show, CNN and CNBC, in the

*New York Times*, *USA Today*, and in *People* and *Time* Magazines. *BusinessWeek* named *Corner Office* one of the top ten business books of the year and ABC Television purchased the rights to it for a comedy series. Her most recent book, *See Jane Lead*, furthers the premise that women make natural leaders for our time and explains how to harness your own leadership talent. Learn more about Dr. Frankel at [www.drloisfrankel.com](http://www.drloisfrankel.com).

### **Guest Blogger Lois Frankel--**

When I was in graduate school working on my doctorate in counseling psychology, there was a book I was required to read that changed the course of my life. You would think that icons like Jung, Freud, or Maslow would have inspired me--but no--it was a physicist by the name of Fritjov Capra. His book, *The Turning Point*, talked about how our society is at just that--a turning point. No longer can the best economists, scientists, or political savants predict the changes that are coming at warp speed. But more importantly, Capra pointed to the past to demonstrate that *societies that see an early demise are those where the people who have power no longer know how to wield it effectively--but they also won't share it.*

A light clicked on for me. Who leads most countries, companies, communities, and religious organizations? Certainly not women. Despite the fact that they're pretty lousy stewards of our future (think war, global warming, increasing random acts of violence, corporate greed), men still don't want women to share leadership responsibility to any meaningful extent. Look at the polls--Hillary Clinton lags behind Barack Obama with male voters. We only have one woman, Ruth Bader Ginsburg, on the bench of the highest court in this country. In corporate America, women leading Fortune 500 companies can be counted on both hands. And as for women of color--fuggedaboutit. Their representation in leadership roles is even more dismal.

The fact of the matter is, women lead all the time, *they just don't call themselves leaders.* Why? Let's start with being called that dreaded b-word when we show the least bit of assertiveness. Or having our ideas ignored then later picked up and lauded when expressed by a male colleague. Then there's having to prove ourselves over and over whereas a man's credibility follows him from success to success. So instead of leading, grown women act like the "nice girls" they were taught to be in childhood, toiling behind the scenes to make sure everything works but never reaching their full leadership potential--to say nothing of the rewards and recognition bestowed upon leaders.

*If ever there was a time in history that cried out for women's leadership that time is now.* We've proven our leadership capacity. Who do you think started the Red Cross, PTA, and Planned Parenthood? We have the skills needed to coalesce people to work together in the spirit of teamwork. Why do you think Pat Summit, head coach for the Tennessee Lady Vols is the winningest coach (man or woman) in basketball history? Women shun the command and control style of leadership despised by a new generation of workers in favor of ensuring collaboration and an equal voice for all. We lead using the least muscle necessary and bring to the table all the talent needed to solve problems efficiently and effectively. Throughout our lives we've honed the key skills needed to lead the world out of some of its toughest problems including the ability to influence from a values-based foundation, to coach people to success, balance strategic and tactical operations, take calculated risks, and build effective groups of people working together toward a common goal.

So the next time you're in a situation where it's clear that leadership is needed, consider not only your capability but your responsibility as well. We need more women's voices in the mix to turn around a community, an organization, a country, and a world searching for answers. Be the leader you were destined to become by not allowing others to define the parameters in which you operate, by exhibiting the courage to speak the unspoken, and by stepping confidently up to the leadership plate.

### **More From Financial Well Being**

Update on Feb 21, 2008 by [Editor](#)

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## **Why Hillary Is Losing**

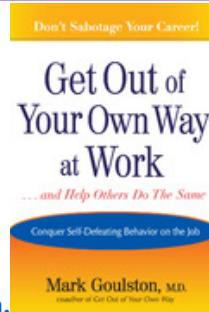
Posted on Feb 21, 2008 by [Editor](#) in [Baby Boomer](#), [Hillary Clinton](#), [Goulston, Mark](#), [Obama](#), [Clinton, Bill](#), [Bush](#),

**George H. | Post a Comment**

**Dr. Mark Goulston** is a former UCLA professor who helps high performing leaders, senior management and



sales people reach their full potential using skills he learned training FBI and police hostage negotiators. He is a member of the [National Association of Corporate Directors](#) and the [Worldwide Association of Business Coaches](#) and writes the weekly Tribune syndicated career advice column, "[Solve Anything with Dr. Mark](#)" and columns on leadership for [FAST COMPANY](#) and [Directors Monthly](#) . He is frequently called upon to share his expertise with regard to contemporary business, national and world news by television, radio and print media including: *Wall Street Journal, Harvard Business Review, Fortune, Newsweek, Time, Los Angeles Times, ABC/NBC/CBS/Fox/CNN/BBC News, Oprah, and Today.* Mark Goulston is the author of [Get Out of Your Own Way: Overcoming Self-Defeating Behavior](#), [Get Out of Your Own Way at Work](#) and [PTSD for Dummies](#). For



more information visit: [www.markgoulston.com](http://www.markgoulston.com).

**Guest Blogger Mark Goulston--**

**Why Hillary Is Losing A.K.A. "Just Pass The Frickin' Baton Already!"**

I finally realized why Hillary is losing.

It may not be her. She may be taking the rap for a "baby boomer" generation that can't accept that the party is over and that it is no longer their turn. And like many baby boomers, she is having trouble going "gently into that good night" and so instead is raging against the next generations to hold onto power and authority and importance, when it is no longer their turn.

Face it. The baby boomer generation has had longer time in the spotlight and at the feeding trough than any other generation in exchange for giving back to the world many things of questionable value.

The "greatest generation" who fought in WWII really did fight for peace in the world, whereas the "not so great" baby boomer generation has more often seemed focused on fighting for and holding onto a piece of the action long beyond what it deserves.

Part of the dilemma is that the baby boomer generation does not have a back up plan for how to age in a way that is gratifying, satisfying or fulfilling and because they don't have such a plan, they try to hold on to the diminishing power they have and fight having it pulled away.

What we have seen in Hillary and in Bill Clinton is how "ungracious" aging baby boomers can be. To George H. Bush's credit, he didn't seem nearly as hostile when Bill Clinton was unseating him, as Barack Obama seems to be doing to Hillary.

Another element that we are seeing in Bill and Hillary is warning us that we can't afford to leave something as important as our future and the pressing issues of it to chance and to inexperience. I am certain that the baby boomers' parents were as worried about leaving the world in the hands of their free loving, pot smoking, draft evading kids.

Avery Weisman, a famous psychiatrist of the last century, once said that raising kids and finally letting them go is "giving hostages to fortune."

Maybe what this campaign is showing it that it is time for the baby boomers to graciously and gracefully step aside, pass the baton to the next generation, believe that they will do no worse than the boomers did and stop raging against the inevitable conclusion that it is the next generation's turn now.

Now, since *I* am a baby boomer, you'll need to excuse me while I go take my nap.

### [More From Mark Goulston](#)

Update on Feb 22, 2008 by [Editor](#)

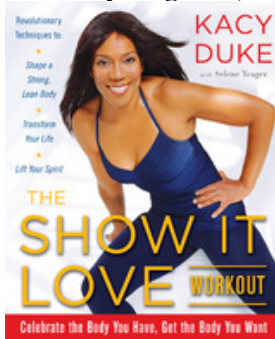
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## [Interview: Kacy Duke Personal Trainer To Red Carpet-Ready Celebrities](#)

Posted on Feb 21, 2008 by [Editor](#) in [Kelly Jad'on](#), [Kacy Duke](#), [Denzel Washington](#), [The Show It Love Workout](#), [Bruce Willis](#), [Julianne Moore](#), [Yoko Ono](#), [Kirsten Dunst](#), [Iman](#), [Lenny Kravitz](#), [Gwen Stefani](#), [Greta Cavazzoni](#), [Anne V](#), [Mary J Blige](#), [Trainer](#), [Fitness](#), [Celebrity](#) | [Post a Comment](#)

Celebrity Fitness Trainer Kacy Duke, cofounder of Equinox Fitness Clubs, is the author of *The Show It Love Workout: Celebrate the Body You Have, Get the Body You Want*. *New York* magazine named her as one of the top ten fitness gurus in her native New York City. Kacy Duke's red-carpet ready clientele includes: Denzel Washington, Julianne Moore, Yoko Ono, Kirsten Dunst, Iman, Bruce Willis, Lenny Kravitz, Gwen Stefani, Greta Cavazzoni, Anne V, and Mary J. Blige.

A mother of a young man, the seemingly ageless Kacy Duke insists, "It's not how old you are, it's how old you



feel." [Celebrate the Body You Have, Get the Body You Want](#)

**Kelly Jad'on: Kacy, is fitness only for the wealthy?**

No, no way. It's the easiest thing for everyone to have. It's like breathing and requires no equipment. You can do pushups or run outside. Though physical results aren't instant, you get a sense of accomplishment by exercising and eating the right foods.

That's instant—it's getting in the game. Changing the body is an evolution not a revolution.

**You've been named one of the top 10 fitness gurus in NYC. What has made you a successful trainer to celebrities?**

Once I spoke at a training seminar for trainers and was asked the same question. I'm asked this a lot, and there's no clear answer. It's important to be a good trainer, and not just do it for the money. Instead there must be a passion that comes from watching people's bodies transform; it makes you creative.

Just today, a client of mine told me that I'm leagues away from any trainer she's ever had. I'm contagious, she says! Answering her, I replied, "I don't know about being contagious, but it's nice to be appreciated!"

I also treat celebrities and non celebs the same; celebrities want to be treated like people. That's how they see

themselves—as people.

It's a fair exchange of energy and I'm not in awe of them. They don't have to worry about impressing anyone with me. "She's really cool,"—the word's out there.

### **Do you tailor-fit each celebrity's workout program?**

I always ask a client what's on their wish list. (What they'd like to work on.) Then, I tell them that I'd like to do a little something here or there with their body. "Oh yeah!" she or he answers, and then we're partners.

Everyone is different. I'm an intuitive trainer, I listen to the body. When I look at a body, the body tells me what to do. I really can't explain this ability. It's like a kinesthetic energy. It helps me find ways to target the area that needs work.

### **Which celebs did you transform for a red-carpet entrance?**

One year, I was really excited; two of my clients—one being Julianne Moore, were nominated for Academy Awards, and Iman was awarding. I was flown out to California and given a gym to help my clients workout. The pomp and circumstance of the event was incredible. It is quite rewarding to watch a client, the person I helped transform, walk onto the stage. You can see the energy flowing through their body!

### **Who needed the most work?**

This depends on the year and the movie. Julianne Moore had never thought she could have chiseled arms. She wanted to look great, but wasn't sure if we could do it in time. "Oh ye of little faith," I told her. We showed it some love and then her arms began to chisel nicely. It was beautiful to watch her walk down the red carpet!

When Denzel prepared for *Hurricane*, he needed to look chiseled and cut, like a boxer. Bruce Willis worked with me to get ready for *Perfect Stranger* and then again for *Die Hard*.

Each project an actor works on is different. I need to know what is the intention of the workout.

### **What have you done for Denzel Washington as a trainer, that no one else could?**

I think there was a time that Denzel and I didn't work out together for a while. Then I got a phone call from him, and he left me a message. "Kacy," he said, "I like what you do for my body. I love working with you. Would you consider having me as a client again?"

And I phoned back and said, "Of course." He's been my client now for twelve years.

It's not just about the training though. It's also the emotional and the spiritual aspects of the workout that I involve. The energy motivates you to acknowledge the greatness within you.

### **Kacy, you've written a first book—*The Show It Love Workout: Celebrate the Body You Have, Get the Body You Want*. Where does the unique title evolve from?**

My philosophy is this: I am, I can, I do.

Or you could say it's about the –Mindset, Motivation, and Movements.

The title comes from how I help a person balance these three elements of self: emotional, physical, and spiritual in exercise.

When you love and respect yourself, the energy in your body becomes unlocked, and does miracles. This to me is the mind-body connection. We each need a relationship with ourselves.

We women tend to be oh so hard on ourselves because of aging, menopause, etc.. We all go through these changes. I lost one ovary and wasn't as fertile, but I never lost the sense of loving myself.

This is the secret: the way to the [fountain of youth](#) is through loving yourself.

So, believe it or not, I say thank you thighs, thank you butt, for all you've done. There are times I look myself in the mirror, and say to my body, "I'm going to need your help."

All my energies are working with me, like a posse. Other people work and work, never getting anywhere. It's because they never appreciate their bodies.

One day, while I worked with Denzel I said, "Oh my gosh, my body's having a bad day!" Denzel replied by repeating my mantra, "Show it love! Show it some love!" And I was back on it! That loving energy is miraculous!

### **Kacy, where did the idea about loving your body, and its individual parts come from?**

This idea evolved within me. I'm a student of metaphysics for many years. I chose a certain path. I had a really abusive second marriage and I said I'll never do that again! I say thank you for the lesson, but that's all. I know I do not want that kind of man again. When I see a fool, my brakes are on!

Instead, I started asking God and the universe for people in my life who have good qualities. That's the kind of man I have now. It's good to be nice to people. Don't ever let someone treat you like damaged goods.

When you put what you want up front, that's what you get. So say, "I love you thighs, I love you body. Thank you for getting me through that."

I think people should embrace their lives and believe in the magic within you. It's activated when you give yourself attention in a loving way. Be gentle, but encouraging. Have a sense of power and grace to get going. Believe in your body. This is your body. Make it a part of your life.

When you think about fitness, think bigger. Take a fitness week of seven days and actively participate in exercise, yoga, rest, massage, and meditation. These are aspects of how to balance yourself emotionally, spiritually and physically. Go for it. Don't set yourself up to fail by limiting yourself to exercising just once or twice a week and not getting results. Empower yourself. This is just like sending men to the moon. They said it couldn't be done, but it was.

I 'm passionate about this! Show It Love and the rest will follow.

### **[More About Kacy Duke](#)**

Update on Feb 21, 2008 by [Editor](#)

### **[Seen At BlogCritics!](#)**

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## **[Blood Transfusions For Pets](#)**

Posted on Feb 20, 2008 by [Editor](#) in [Cancer](#), [Messonnier, Shawn](#), [Blood Donor](#), [Blood Transfusion](#), [Dog](#), [Pets](#), [Cat](#), [Veterinary](#), [Hemopet](#), [American Red Cross](#), [Lurch](#), [Mastiff](#) | [Post a Comment](#)

**Dr. Shawn Messonnier, DVM** the host of the weekly award-winning radio show, "Dr. Shawn-The Natural Vet" on [Martha Stewart Radio](#) (Sirius 112 Tues 8-10 PM EST and Sat 9-11AM EST) sits on the advisory board of the [Journal Veterinary Forum](#), and is a holistic pet columnist for *Animal Wellness*, *Body + Soul*, and *Veterinary Forum*. In addition to serving clients in his Paws & Claws Animal Hospital, he has written several books on the natural care of pets, including [The Natural Health Bible for Dogs & Cats](#), [The Allergy Solution for Dogs, 8 Weeks to a Healthy Dog](#), and most recently [Preventing and Treating Cancer In Dogs](#).

[Guest Blogger Shawn Messonnier--](#)

Occasionally dogs and cats need blood transfusions. Most commonly the need arises as a result of acute blood loss (for example, in a pet that is bleeding internally or externally from some sort of trauma.) Sometimes pets with blood disorders, such as immune destruction of the red blood cells or platelets, also need a blood transfusion. Finally some pets



with diseases such as kidney failure or cancer may require a blood transfusion.

Unlike the situation in people, we don't have a large supply of stored blood. Some emergency animal clinics in animal hospitals keep blood donors on the premises. However, this blood may not be properly cross matched and typed.

There are several blood banks in this country. I am most familiar with **Hemopet**, run by my colleague Dr. Jean Dodds. Hemopet sends whole blood and blood products such as plasma and platelets all around the country. These products are very safe and effective.

Another alternative is the use of artificial blood products which can provide lifesaving care to pets in critical need of a blood transfusion to provide extra oxygen to their tissues. Oxyglobin, a bovine blood polymer product, has a long shelf life and is very useful in this regard.

I encourage you to check with your own veterinarian to see how he would handle any needs your pet has for blood products. If you have a large breed of dog, you might even want to volunteer your pet services as a blood donor on an emergency basis. If interested the doctor can easily draw a small amount of blood for typing and matching.

**BackStory--Lurch, a 200lb English Mastiff will be honored by his local American Red Cross chapter in Michigan. Lurch has given blood 20 times to help save his fellow canines.**

**MORE FROM SHAWN MESSONNIER   Reuters!**

## **Are You Listening Hillary? Maybe You Should Be.**

Posted on Feb 20, 2008 by **Editor** in **Hillary Clinton, Goulston, Mark, Obama, PTSD For Dummies, Emotional Intelligence | Post a Comment**

**Dr. Mark Goulston** is a former UCLA professor who helps high performing leaders, senior management and



sales people reach their full potential using skills he learned training FBI and police hostage negotiators. He is a member of the **National Association of Corporate Directors** and the **Worldwide Association of Business Coaches** and writes the weekly Tribune syndicated career advice column, **"Solve Anything with Dr. Mark"** and columns on leadership for **FAST COMPANY** and **Directors Monthly**. He is frequently called upon to share his expertise with regard to contemporary business, national and world news by television, radio and print media including: *Wall Street Journal, Harvard Business Review, Fortune, Newsweek, Time, Los Angeles Times, ABC/NBC/CBS/Fox/CNN/BBC News, Oprah, and Today*. Mark Goulston is the author of **Get Out of Your Own Way: Overcoming Self-Defeating Behavior, Get Out of Your Own Way at Work and PTSD for Dummies**. For more information visit: **www.markgoulston.com**.

**Guest Blogger Mark Goulston--**

Observing the presidential campaigns as an expert in emotional intelligence has been highly instructional about what

does and doesn't work in terms of leadership.

One of the main appeals to Barack Obama is that when people interview or speak to him you experience him as hearing, listening, considering and then responding. And for those people who feel they don't have the time to do that with people in their companies and lives, it takes all of about two seconds to do.

On the other hand when people interview or speak to Hillary Clinton you experience her as hearing and then responding. She is very smart and a quick study, but it is easy to not feel listened to or considered when communicating with her.

Ironically, Bill Clinton had an incredible reputation for hearing and listening so deeply that when you were with him, you felt like the only person he was focused on. I've spoken to arch feminists who wanted to dislike him for some of his acting out who say that the experience was utterly disarming and mesmerizing. When Bill Clinton said, "I feel your pain," you actually felt felt, felt less alone, felt relief and felt hopeful. It was a "contact high" to the nth degree.

Obama has similar qualities. And given the stress of the average American with financial, familial, health and war related woes. Feeling heard, considered *and* felt by him may explain some of his appeal and the surge he is now experiencing.

I believe that in her heart Hillary has the desire to relieve people's stress and offer people hope, but unfortunately it doesn't come through in *how* she says *what* she says.

I think the reason for that is that because he knows who he is, Barack is comfortable in his own skin and in building consensus to drive change whereas Hillary doesn't appear to know who she is and is not comfortable in her own skin. Instead of driving to build consensus "the lady doth protest too much" and seems more about demanding she be taken seriously.

### **More From Mark Goulston**

**Update** on Feb 20, 2008 by **Editor**  
**Seen At Reuters!**

## **How To Save Money For A Crisis**

Posted on Feb 20, 2008 by **Editor** in **Save Money, Pagliarini, Robert, Pacific Wealth Advisors, The Six Day Financial Makeover, Saving, Finance | Post a Comment**



**Robert Pagliarini has a Master's Degree in Financial Services and is a Certified Financial Planner. and has been featured on ABC's 20/20 and appeared in *The Wall Street Journal, Money Magazine, Newsweek, BusinessWeek, the Chicago Tribune, the Los Angeles Times, NPR's Marketplace.* In addition, he writes a monthly column in *Affluent* magazine and is the founder of **Pacific Wealth Advisors**.**

**Robert Pagliarini's remarkable #1 Bestselling Personal Finance book, *The Six-Day Financial Makeover: Transform Your Financial Life in Less Than a Week!* gives people the motivation and tools they need to make profound and lasting changes in the way they deal with money—in a matter of days.**

### **Guest Blogger Robert Pagliarini--**

A dear friend of mine was having a problem and didn't even know it. When faced with a situation such as this, you have to be careful about how you go about "enlightening" your friend. My friend's problem was this . . . she was spending too much. More specifically, she was spending too much on too many things that, on the surface seemed important, but actually weren't important to her. How did I know what was important to her? She'd tell me all the time.

My friend—let's call her Alice—loved to buy purses and shoes. Nearly everyday I would hear about her recent "discovery." My friend has expensive taste. Her discoveries were not buy one pair and get the other pair half off at Payless Shoes. No, she'd buy top-of-the-line shoes . . . and "how can you buy a pair of shoes without a matching purse,"

I'd often hear.

Her shoe and purse obsession was getting in the way of her dream. She wanted, more than anything (so she'd say), to buy a house. That was one of her most important life-goals. She'd talk on and on about how wonderful it would be to buy a house but complain that she didn't have enough money for a down-payment.

One day I questioned her. "What's more important? Owning more shoes and purses or being able to sleep in your own bed, in your own bedroom, in your own house?" "Well, of course," I was told, "owning my own home is more important." "How is it then," I prodded, "That you spend your entire paycheck and never save for the house you dream of owning?"

Her answer surprised me. She said owning the house didn't seem real. Although logically she knew it could someday be hers, she wasn't able to connect the dots. The goal was too distant and too abstract while the shoes and purses were very real and very concrete.

So here's what we did. We made the "distant and abstract" goal as real as the shoes she wore. I introduced her to a process I developed called "Goal Oriented Investing." I first had her write down her goal—when, where, how much, etc. Then I told her to cut out photographs from magazines of houses that inspired her. I had her take all of those pictures and create a DreamBoard by pasting them on a large poster board and then hang the poster board in her kitchen where she'd see it throughout the day. Next, I helped her create a separate investment account and we named it "Alice's Dream House Fund." We calculated how much she could save for this goal each paycheck and had the money direct deposited. Lastly, I provided her a Goal Tracker Report Card (easy one page form) to complete each month when she received her monthly investment account statement.

Less than three years and almost \$100,000 in the Dream House Fund later (and very few new shoes and purses), Alice tells me why Goal Oriented Investing worked for her. In short, she said writing down the goal was good, but she'd done that before. What really inspired her was the DreamBoard—being immediately connected to her goal every time she looked at the photographs. She said this connection was much deeper than simply reading words on paper. Lastly, having a separate savings/investment account where every dollar and cent was dedicated for her dream house made it real. She said she used to get her monthly account statements and toss them in a drawer, but now she could not wait to get her statements each month. She'd rip them open and complete the Goal Tracker Report Card so she could see how much closer she had gotten to her goal.

It was a success, but she never bought her dream house. My friend is suffering from a medical problem and has had to close the doors of her business. She expects to be recovering and unable to work for at least a year. How is she paying her medical bills, rent, and food expenses? Luckily, she has nearly \$100,000 to live on. Without this money safely tucked away, her medical crisis would have morphed into a financial crisis. Although she won't be buying a house soon, she knows once she recovers what she needs to do to achieve this goal and all of her other financial goals.

**[More From Financial Well Being](#)**

## **[Inside Today!](#)**

Posted on Feb 19, 2008 by **[Editor](#)** in **[Inside Today](#)**, **[BasilAndSpice](#)** | **[Post a Comment](#)**



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## [Living and Loving With Herpes](#)

Update on Feb 19, 2008 by [Editor](#)  
[Seen At The Palm Beach Post!](#)

## [What Are The Most Powerful Words In Personal Finance?](#)

Posted on Feb 19, 2008 by [Editor](#) in [Thakor, Manisha](#), [Kedar, Sharon](#), [Save Money](#), [Personal Finance](#), [On My Own Two Feet](#) | [Post a Comment](#)



Manisha Thakor and Sharon Kedar, co-authors of *ON MY OWN TWO FEET: a modern girl's guide to personal finance*, are best girlfriends with a combined 18 years of experience in the financial services industry. At various points in their careers they have worked as financial analysts, portfolio managers, and client servicing/marketing executives for leading investment management firms with billions of dollars in assets under management.

Both Manisha and Sharon earned MBA degrees from Harvard Business School and are Chartered Financial Analyst (CFA) charterholders. Manisha received her BA in American Studies from Wellesley College and lives with her husband in Houston, TX. Sharon received her BA in Economics from Rice University and lives with her husband and daughter in San Francisco, CA.

Manisha and Sharon's financial literacy advocacy work has been featured in such publications as *THE NEW YORK TIMES*, *BUSINESS WEEK*, and *US NEWS & WORLD REPORT*. Manisha & Sharon are also frequent guests on TV & Radio shows around the country. [On My Own Two Feet](#)-- As Manisha & Sharon like to say, "More than a Book – It's a Movement!"

Guest Bloggers Manisha Thakor and Sharon Kedar--

**80% of men die married.**

**80% of women die single.**

Personal finance is important to both genders, but it is EXTRA important for us ladies. Why? Because statistically speaking we are the ones left holding the bag at the end of the day. Literally. According to WISER (Women's Institute for a Secure Retirement), 80% of men die married while 80% of women die single. (No, it's NOT because we're killing off the men <joke>...it's due to high divorce rates and women's longer life spans.) Alas, the bag that us ladies are left with is not such a pretty one. For a whopping 2/3rds of women over the age of 65 today, meager Social Security payments are their primary source of income. In plain English that means millions of women who devoted their adult lives to working hard and serving their families and others are now having to choose between food and essential medicine in their golden years.

That's why we wrote *On My Own Two Feet: a modern girl's guide to personal finance* (Adams Business, June 2007). As best girlfriends, Harvard MBAs, and women who both work in the money management industry, we know firsthand that if you do a few simple things right with your money in your 20s, 30s, and 40s--you will literally put yourself on the path to financial nirvana. Good personal financial hygiene doesn't have to be complex. Every sold piece of financial

advice falls into one of these three buckets: (1) Save, (2) Invest, and (3) Protect. Looking around, however, we saw lots of evidence that despite the proliferation of money books, shows, and magazines, these basic steps are still not getting widely acted upon. Thus began what we like to call, On My Own Two Feet: "More than a book--It's a Movement!" We are literally on a mission to create a nationwide movement where woman to woman the word gets passed along about the importance of taking control of one's financial life. The movement starts with the three most powerful words in personal finance: Start Saving Now!

Here's why. Take two women, Amy and Zandra. Both save \$5,000 a year for retirement for 10 years. Both women have the good fortune to invest their retirement money in investments that go up at an average annual rate of 10%. Fast-forward to retirement and you'd think they have pretty similar lives, right? Wrong!! Amy is sitting pretty on a nest egg of just over \$2 million. Zandra doesn't have chump change (\$300,000)...but that's a mere 15% of what Amy has. How on earth did Amy end up with SEVEN TIMES more money than Zandra, given that they both saved the same \$50,000 out of their pockets over ten years? Simple. Amy saved from age 20 to 30; Zandra saved from age 40 to 50. By age 65, that extra 20 year head start that Amy had, made all the difference thanks to the awesome power of "compounding," or earning interest on both what you originally saved AND everything you've earned since then.

As we've traveled around the country wearing our financial literacy advocacy hats, this simple anecdote brings gasps from the audience every single time we say it. Asking when you should start saving is a lot like asking your dermatologist when you should start wearing sunscreen to prevent wrinkles. What does the doctor always say? "Right Now!" When it comes to preparing your financial future, the same is true. How much should you strive to save?

In an ideal world, in your 20s, 30s, and 40s you should be striving to save at least 15% of your gross (i.e. before-tax) income with roughly 5% going toward nearer term needs and 10% going towards retirement. If that seems like an insurmountable hurdle, start small. Even if it's just 1-2% at first, the key is to get started. Saving is also a lot like flossing your teeth--once you get going, you wonder how on earth you ever didn't do it. Remember, the three most powerful words in personal finance are...START SAVING NOW!

### **More In Financial Well Being**

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#### **Cancer Diet**

Free meal plan for Cancer Diet, support  
groups, nutritionist review

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