



Check out our website www.eternalhw.com Buddha Nature The Meaning of Dharma Electrically-balanced Diet Long-term Financial Health

Contents

1 3 3 7 1/1

Editor: I. Goh					
Subscription Form	12				
Creating Wealth Insurance and Long-term Financial Health	10				
Staying in the Natural Flow	9				
Poem Buddha Nature	8				
Awakening the Spirit The Meaning of Dharma	6				
On Your Health Electrically-balanced Nutrition	5				
Profile Meeting a Tibetan Master	3				
About Elernal Health and wealth	Ζ				

Editor: L. Goh Designer: Bill Li

All contents are copyrighted and require written permission from the publisher to reproduce, reprint, or copy in part or in full. The publisher neither endorses nor assumes any liability for any products and services advertised in the newsletter. Any health related content in the articles is not intended as medical advice or a substitute for obtaining an opinion or examination from a medical or health professional.

About Eternal Health and Wealth

Eternal Health and Wealth is a quarterly newsletter, which is currently distributed in the Westcoast of Canada, Los Angeles, San Diego, Hawaii, Malaysia and Hong Kong. We also have a website at <u>www.eternalhw.com</u>. Our newsletter and website aim to provide readers with ways to create a healthy and enriching life through the integration of the body, mind and spirit.

The newsletter features articles that promote spiritual development, as well as ways of maintaining good health and creating material and personal wealth. Having a healthy body and mind and the resources to support ourselves are the pillars of our physical life, but spirituality provides strength to the pillars and guides us to the path of true and eternal happiness.

We welcome readers, subscribers, sponsors, advertisers and contributors. For more information, you can check our website or email us at <u>eternalhw@yahoo.com</u>.

Copy of newsletter available at <u>www.eternalhw.com</u>

For advertisements and sponsorships, contact:

Eternal Health & Wealth Tel: (604) 988-6733 Fax: (604) 986-8903 Email: <u>eternalhw@yahoo.com</u>



Meeting a Tibetan Master

efore I met Khenpo Choga Rinpoche, I thought I had embarked on an inner journey to Tibet. All within a week, several events happened that was linked to Tibet. I had seen and was very taken with the video on the Tibetan Book of the Living and Dying (I saw it three times) and started reading the book again with greater understanding and curiosity of the journey of our soul. In the next few days, I was given a video on the Dalai Lama and a friend I happened to meet was looking for sponsors for some Tibetan lamas in India. Later in the evening, I got a call from another friend who said that I should meet Khenpo Choga Rinpoche who was starting a dharma center in Las Vegas.

I was told that it was a rare opportunity to meet someone of the Vajrayana Dzogchen lineage and was shown a picture of him in very official and important regalia. However, when I met him in person, he was quite different from his picture. There was a part of him that was jovial and happy like a smiling Buddha with an endearing childlike quality. At the same time, there was another side of him that possessed an indescribable age-old wisdom despite his youthful appearance, and this person was determined, ambitious and passionate about his mission to spread the dharma all over the world and help the Tibetan people in the holy Dzogchen area.

Khenpo Choga Rinpoche's resume is impressive and reads like a long royal title from the spiritual tradition. A scholar, professor, spiritual leader and philanthropist, His Eminence Dzogchen Khenpo Choga By Lina Goh



Rinpoche, an honorary name that was given to him, was born as Choying Rabjam in Tibet, where he began training in Buddhism at the age of five at the Dzogchen Monastery. He was recognized as the reincarnation of enlightened Tibetan master Gedun Chopel, who is the emanation of Manjushri, the Bodhisattva of the Buddha's Wisdom. He received the transmissions and teachings of the sutras, tantras and shastras from fortytwo Buddhist masters and the complete empowerments and instructions of the Dzogchen tantras from three renowned masters of the Tibetan Buddhist tradition. He meditated in the Siltrom Mountain caves in the holy Dzogchen area of Tibet for seven years under difficult conditions with little food and

only a few tattered clothes. During that time, he recited millions of mantras and was directly granted the blessings of Buddha Sakyamuni, Padmasambhava, Shri Singha, Avalokiteshvara, Bodhisattva Manjushri and Tara.

Khenpo Choga Rinpoche is the thirtythird holder of the Dzogchen lineage, and he has written more than thirty books. In his first English book, *The Buddha Path: The Swiftest Means* to Attain Buddhahood, he hopes to provide a win

Profile

Eternal Health & Wealth

dow of dharma practice and a door of enlightenment for those in the Western world who wish to tap into the ancient wisdom of the Tibetan Buddhist Vajrayana Dzogchen lineage. The book contains powerful mantras and auspicious prayers from the Dzogchen tantras and aims to guide those who are beginning and continuing in their journey of cultivating the dharma.

He currently teaches dharma and gives practice training to thousands of students in more than forty countries around the world. He has dharma centers in 18 countries in Asia, Europe, and the United States. His goal is to preserve and transmit the teachings and practice of Buddhism throughout the world and promote peace, harmony, self-realization and enlightenment.

There is a sense of urgency when he talks about preserving the dharma in Tibet and helping improve the education and living conditions of Tibetans. He has promised his people that he will seek aid for them in his foreign missions and has set up a charitable foundation that helps build schools and improve the lives of Tibetans in the Dzogchen area.

Khenpo Choga Rinpoche known as Khenpo by all his students thinks that



the ultimate goal for all of us is to achieve enlightenment. In one of his dharma teachings that I attended, he stresses that we have to be willing to change our mind then our body, meaning our actions. When the mind is filled with negative thoughts and emotions such as anger and jealousy, there is a chemical reaction from the mind that will affect the vibration of our being, hence, influencing our emotional and psychological well being. He says, "The practice of Buddhism aspires to change your mind. Without the desire to change your mind, there is no basis for practice. When your mind has good thoughts, it will change your being, transforming ignorance into wisdom, anger into compassion, hate into love, and suffering into happiness."

Khenpo believes that the intention behind our deeds is important, and that a good deed with bad intentions is not a virtue. He adds that our thinking creates both suffering and happiness. He says, "When we have compassion and help others, it looks like others are benefiting from our kind actions, but it is our compassionate actions that really heal us."

For more information about Khenpo Choga Rinpoche, Tibetan Buddhism and the Dzogchen Lineage, please check website:www.dzogchenlineage.org

Please help save the Holy Dzogchen area

We need schools, care centers and hospitals. Please send your donations to the Dzogchen Shrisingha Foundation For more information call: **702 3873820**



Public Reception in Honor of His Eminence Dzogchen Khenpo Choga Rinpoche Reception: Fri, June 21st at 7:00 - 10:00 pm in Room 2 Teachings: Sat., June 22nd at 7:00 - 10:00 pm in Room 1 Sun, June 23rd at 4:00 - 7:00 pm in Room 1 Place: Agape International Spiritual Center 5700 Buckingham Parkway, Culver City, CA 90230 For more information call: 310-348-1250 (Agape) or 310-657-5419 Suggested donation: Reception- \$30 or more (includes catering) Teachings - \$20 or more



Electrically-balanced Nutrition

By Joan Miller

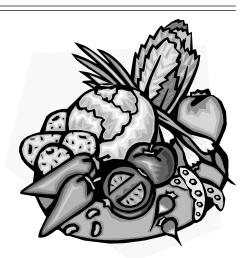
• verything in this planet is inter-related by electrical energy. Our health system today has fallen short in the understanding of the electrical damage (labelled as side effects) being experienced by our bodies from toxic and through substances the consumption of synthetic and chemical substances. The soil that we had 100 years ago had abundant enzymes and nutrients that nourished our bodies through the fruits and vegetables we ate. With soil depletion, chemical fertilizers and sprays, most of the vegetables and fruits grown have had their electrical information distorted and their nutritional content and enzymes diminished. Our food is only capable of being as healthy as the soil in which it is grown.

To ensure that toxins and waste products do not build in our bodies and that what we take in is food that is capable of healing and nourishing us, we need to do two things. First, clean the body and remove the toxins in our body. Second, feed the body by eating foods that are raw and nutritional.

If you want to change your health, you must be willing to change some habits, but not all habits at once. Michael O'Brien, founder of Avena Originals, suggests replacing three negative habits with positive ones. For instance, instead of drinking pop, take a walk each day. It takes 120 days to break a habit and get it out of the neuropathways. We are the only species that cook our food, and we are the only species getting ill from degenerative diseases.

Enzymes are the key to life: they are catalysts for more than 3,000 functions in the body. We are born with a fixed supply of these vital workers. We were not created to manufacture food enzymes, but if we eat food that has been cooked or processed, the body must sacrifice some of its enzyme reserve to make enzymes to break down the food to be digested. After awhile our "body bank account" is depleted and we begin to break down. Nature in her infinite intelligence packaged our food with enzymes to soften it in the upper part of the stomach. If it goes into the lower curve of the stomach without being pre-digested, protein cannot be effectively broken down. It has been proven that this is where disease begins. A diet of 80 percent raw foods and 20 percent cooked foods is a good one to aim for.

According to Pauline who has been on Avena products for the last four months, "I'm more energetic and I can fit in my skirts again. I really feel the natural supplements are working together in synergy to clean as well as feed my body." She said, "My bowel movements are so efficient. My friends and colleagues also have commented that my skin color and texture look better. They keep asking what it is I'm doing and what changes I've made." She adds, "I've really learned to appreciate the wonderful workings of my body. If you treat your body right, it is amazing how it can shift gears quite



quickly to make you feel better."

Mark says his biggest ongoing health problem was chronic sinus drainage which he suffered for more than 20 years. "I have had all the tests, and still the best modern medicine could offer were habitual doses of antihistamines, decongestants, and topical steroid sprays. These only had a limited short-term effect. As my condition worsened to unbearable, I opted to have surgery two years ago. Unfortunately, this too had limited results. The results from supplementing my daily nutrition with Avena has been nothing less than miraculous. Since September 2001, I haven't taken a single spray, antihistamine, or decongestant. This is the longest in my memory that

I have ever been virtually symptom free. I now believe that my condition stemmed from a nutritional deficiency of some sort. As an added bonus to my easy breathing, I have also found that Ι am calmer emotionally and more energetic. I am feeling healthier, leaner and younger than I have felt in years."

On Your Health

For more information about Avena, call a representative in your area: Celine (Vancouver, BC & Malaysia) Tel: 604-988-9803 or 603-42535792 Ron (Qualicum Beach, BC) Tel: 205-752-0783 Joan & Sanatana (Sedona, Arizona) Tel: 928-699-4401, Email: joanishaya@yahoo.com Pauline & Mark (Hong Kong) Email: pgoh@netvigator.com or markhkg@icare.com

The Meaning of Dharma

A Teaching by Padmasambhava



Padmasambhava, also known as Guru Rinpoche, is considered the second Buddha. He appeared several centuries after Sakyamuni Buddha and was responsible for establishing Buddhism in Tibet and spreading the dharma all over Asia.

harma is the most important thing for all sentient beings to comprehend and practice regardless of their religion, because dharma goes beyond religion — it is the teaching of the Truth which was first spoken and canonized through the words of Sakyamuni Buddha and later propagated through various other patriarchs of the Buddhist lineage. Dharma itself or the Truth and the teachings of truth are not specific to the Buddha in that there are aspects of truth that has been taught by other enlightened beings. However, it is Buddhism in particular Vajrayana, the last vehicle taught by the Buddha, that the actual methods are given to enable one to reach enlightenment in one lifetime.

And what does that actually mean to reach enlightenment in one lifetime? Obviously, we all have many lifetimes; however, through our karma and our accumulated

karma, we now have available in this particular cycle the esoteric teachings for all mankind. Formerly, these esoteric teachings were only available to a small number of people in various schools practicing Vajrayana in Tibet. However, these teachings are now being spread throughout the world, and many people from different countries and cultures are now practicing Buddhism.

The Importance of Dharma

What is important about dharma is that it speaks to a truth that is universal and beyond any religion and spiritual

practice. It is a universal truth that is both absolute and relative. When you practice the dharma, it allows a method to live and realize this truth. When you are able to realize this truth, then you are able to reach a higher state of awareness that eventually leads to enlightenment. It is only through enlightenment that you shall be able to break the cycle of rebirth.

There are other forms of spirituality on this planet, but it is only the method that is taught by the Buddha that allows you to reach enlightenment, and therefore, break the cycle of rebirth. This is not to take away from the value and importance of other spiritual teachings and practices. We are only saying that to obtain the final transcendence of all rebirth and the six realms of samsara, it is only through the Buddhist doctrine and practice that one can reach there. Of the Buddhist doctrine, Vajrayana is the highest teachings and the most effective practice in reaching that enlightenment within one lifetime

> Dharma itself knows no limitations and has no conditions. It is not conditioned by your personal background, where you live, the conditions you live in, your history, na-

tionality, your gender, or your physical appearance. Dharma has no physical limitations. When you are able to realize the perfection of dharma in your practice, you are then able to go beyond the conditions which you find yourself in. Those conditions are actually the conditions of suffering as first explained by the Buddha when he talked about the Four Noble Truths.

Suffering itself has its root cause in the ego, in the identification of the "I". Once you have identified with that illusion or illusory self, then all the conditions of suffering will appear, and the aspects of the ego which include the

Eternal Health & Wealth

five poisons — greed, anger, passion or lust, jealousy and ignorance — will adhere to that. When you are able to go beyond the conditions that your ego creates as perpetuated by the five poisons, you are then able to reach an understanding of dharma. Dharma means truth, but it also means practice and teachings. The teachings of the Buddha is dharma. The practice of Buddhism is dharma, and dharma itself is truth, the ultimate truth.

This is not to say that there are not relative truths that other religions or philosophical spiritual systems may explain or expound. It only means that the ultimate truth which will lead to ultimate liberation is only found in this particular path, and this particular path is a narrow path. Although it is broad like the sangha, when one practices it on an individual basis, the path narrows for it is a process that involves the elimination and the peeling back of the layers and layers of falsity that surround oneself.

Realizing Our Buddha Nature



It is the Buddha who said that we all have buddha nature. What then prevents us from realizing that nature? It is like an onion. If at the center of the onion is our buddha nature, we have layers upon layers of egoic illusions and conditions that we must peel back in order to get to the realization of our true nature which is in fact our buddha nature. Upon that realization, we then reach a real state of nirvana or enlightenment. It is important to practice a method that will systematically and effectively peel back each layer of false conditions that prevent you from realizing your true nature that exists beyond your ego identification.

The stripping back of those falsities involves the examination of the mind. The mind is the major obstacle for the realization of your buddha nature. But what is mind? An aspect of our teachings is learning to first understand what mind is. In the process of examining what mind is, you are able to go into a deeper understanding of what your true self is. As you examine your thoughts and emotions in a nonattached way, you are able to go beyond the perceptions that are given to you through your five senses. When you are able to go beyond the knowledge that depends on your senses, you reach a deeper understanding of yourself and reality that have nothing to do with the conditions which your physical body and awareness find themselves in.

When you strip away the conditions that influence your mind and you shut off the flow of stimulation from those senses, you allow yourself to go into a deeper meditation and contemplation on what truly is reality. This will enable you to examine your own thinking process and ego as well as separate yourself from who you thought you were. When you realize that you and the "I" are two separate things, that is only the first step. After you have separated yourself from the "I", the ego, you will begin to examine the mind further and go deeper into that thought and realize that self itself is nonexistent. This is the second aspect or phase of realization in one's practice of dharma. That, in fact, there is no self. There is no existence that is in and of itself. There is inter-relatedness as we discuss in the dharma. That means that nothing in this world exists independently of itself. It exists as an aspect of conditionality.

Yet when we are caught in the relative reality, it seems very real, just as a dream would seem very real when you are dreaming. When you are able to go beyond the thinking of reality as being one dominated by the conditions that provide stimulation to your senses which then feeds into your ego, when you able to step out of that and realize that it is not yourself nor is that reality, you have reached that point where you can go further into that self and realize that that self is in fact also emptiness.

Emptiness of Mind

What is emptiness? Does that mean that it does not exist? Or does it mean that it ex-

ists in a vacuum or that it exists in a different dimension or that its existence is not separate from everything else. Understanding emptiness and more importantly to experience emptiness is one of the final steps of the liberation of your mind. Emptiness cannot be explained in words. If I were to explain to you what emptiness is, then it will no longer be empty for I would have tried to use the limitations of speech to explain something that has no description of what it is.

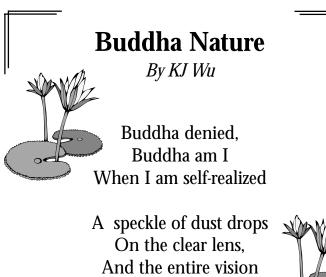
How do you explain a condition if it does not exist and is empty? How do you describe it? It is more important that each practitioner learn to meditate in order to realize the emptiness of their mind, to experience that realization. When you experience that realization, you will also realize that all things are empty and that none of this reality that you identify with is real. When this happens, it is then truly a realization that it is an illusion. When you have that realization, you will go beyond the conditions of suffering.

In the Four Noble Truths, Buddha first explained the first conditions of life as suffering, the cause of suffering, the state of cessation of suffering, and the actual path leading to the end of suffering. That method is part of the dharma; it is the practice which will enable you to end suffering, not just for yourself but for all sentient beings. As long as we live in this illusory body and planet, there shall be suffering because that is the condition of this illusory reality. Once we have gone beyond this, there is no longer suffering but a blissful realization of the ultimate truth. Again it makes no

7

sense for me to try describe it for it is a state which you understand when you have achieved and arrived there. Words cannot come close to describing the state of nirvana.

We are in these particular times of change, in these what you call modern times. For us, however, time itself is an illusion so there is nothing modern about this time. It is no different from the time when I was incarnated here to propagate the dharma in this world. Nothing has changed. Suffering still exists everywhere. Although some people have more material affluence, they do not suffer any less. It is therefore important to utilize this precious life and opportunity to practice the dharma seriously with intent and not waste this opportunity which will enable and allow you to realize the truth within yourself, and therefore, liberate yourself from the illusion of this conditional reality you live in. As Buddhists, we practice meditation and the dharma as well as various



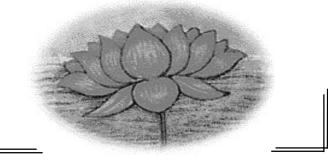
s where the second seco

So how can my sight be clear, Free from all emotions and fears?

It bends.

By remaining detached, From the first to the last.

Ah Om Paat!



esoteric practices within the community or sangha.

Taking Refuge in the Three Jewels

It is important to be able to take refuge in the three jewels – the Buddha, dharma and sangha. Taking refuge in the Buddha is actually an acknowledgement that perfection can and does exist in yourself for we all have buddha nature. When we take refuge in the dharma, we then take refuge in the teachings and practice which will bring us to the Truth, which then brings us to our liberation and enlightenment. When we take refuge in the sangha, we take refuge in a community of all sentient beings that practice the dharma. I encourage all sentient beings to take refuge in the three jewels so that they may end the suffering not only for themselves but for all sentient beings on this planet. I, Padmasambhava, give you my blessings.

The Spirit of the TAO A Journey of Self-Discovery

The course will include new channeled teachings from Lao Tzu, the founder of Taoism and author of the *Tao Te Ching*, and Chuang Tzu, a Taoist sage and prolific exponent of Taoism. In addition, you will be taught esoteric Taoist meditations and practical exercises to achieve self-realization, inner peace, health and happiness.

Classes will be held at the

Ground Level - Center for Living Meditation 220 Pier Ave. Santa Monica, CA. Tel: 310-369-9946

- Sat: May 4th at 11:00 am -1:00 pm
- Sat: May 11th at 11:00 am 1:00 pm
- Sat: Jun 1st at 11:00 am -1:00 pm
- Sun: Jun 2nd at 11:00 am 1:00 pm

Suggested donation: \$ 20 per class

KJ Wu is a spiritual teacher of Taoism, meditation, and qigong. He is also the author of a forthcoming book on the new teachings of Taoism and its practical applications in modern day living. For more information email: eternalhw@yahoo.com

Staying in the Natural Flow

By The Promised Child

Chosen Ones:

Some of you are part of a system where they take from the poor to give to the rich. Therefore, what do you do then when the Chosen few do not approve of the system and still must exist within it? You thy Chosen Ones, must conduct your affairs in a manner that is acceptable to the Power, regardless of the cost. Choose to accept that which you cannot change, support those who are trying, and share whatever the Chosen Ones have of value in a loving and non-possessive way to your own system, the Chosen Ones' system.

No matter how little or how much each of the Chosen Ones have, you thy Chosen Ones will always have some gift to share. This is not great benevolence, it is the Chosen few's natural way. Therefore, stay in the natural flow of the universe while living within the system. Behold even the wisest of the wise and all of the scientific resources, have not given an answer to the question of, why is life unfair? In the universal order, regardless of the species, some are protected and some lead difficult and short lives. The randomness in the universal order is unexplainable to some; others are awakening to it. Chosen Ones must accept their place in the universe and embrace the Mother of all things, and all of the Chosen Ones needs will be provided. Behold, Chosen few, there is a universal plan.

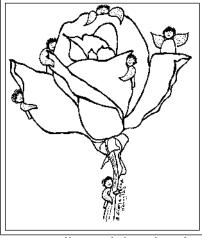
Therefore, Chosen Ones, the intense desire for change thwarts any effort the Chosen Ones make to achieve that which they desire. The Chosen few must exhibit a strong sense of the present moment and be alert to those things that are going on around you, be not caught up in the attending excitement, it is remote. The remoteness and composure that the Chosen few exhibit allow them to wait for the right time "Simplicity is the way of the wise. Humility is the way of the great, bending is the way of long life, yielding is the way of the strong."

before taking action. Action must be taken!

The action the Chosen few choose yields to the existing conditions and avoids unnecessary conflict. Therefore, resting in the secular world restores the physical body, but not the deep yearning. Continual resting in the secular world will tend to make the body lazy. For the Chose few, resting in the Great Mother is complacent, but in the natural way. Behold, listen to your inner voice, and you thy Chosen Ones will know when it is time to move on. Remember, be in tune with the universal order, simplicity is the way of the wise. Humility is the way of the great, bending is the way of long life, yielding is the way of the strong. Therefore, Chosen Ones, let the spirit fill you with the knowing that the mystical, and non-rational answers shall arrive.

The Promised Child is a Willow Cree First Nations woman who is the conduit of the Morning Pages for the Chosen Ones

Angel Playtime



diana claire douglas

Soul Talk

You are exploring the big spiritual questions who am I? why am I here? whom am I serving? what are my gifts? how do I express my gifts in the world?

I am here to deeply listen as your spiritual witness and companion.

Diana Claire Douglas, PhD artist, author, facilitator and teacher.

Info: 604-873-0094 or dcdouglas@intouch.bc.ca www.inspiritworks.com Vancouver, BC

Insurance and Long-term Financial Health

By Lawrence Chuah

B ob and Irene Bowes* had their future perfectly planned — early retirement, travel, and good times with the grandchildren at their lakeside cottage. One day, in a heartbeat, it was all gone. "Bob was diagnosed with a severe heart problem," says Irene. "He's fine now but it took over three years of intensive therapy to get him there. All those medical expenses and health care ate up our savings and

depleted all our investments. We lost the cottage and we're barely hanging on financially right now. Bob is healthy again and that's the main thing — but early retire-

ment isn't even a dream any more. It's going to be really tough for a long time."

The Bowes are among many who have discovered that an accident or deteriorated physical or mental abilities can have a devastating financial impact. If you think it cannot happen to you, check out these facts:

- ♦ 50 percent of men and 33.3 percent of women are predicted to develop heart disease in their lifetime
- ✤ 40,000 to 50,000 Canadians suffer a stroke each year
- ✤ 1 in 2.5 men and 1 in 2.8 women living in Canada will develop cancer
- ✤ 1 in 9.5 women will develop breast cancer
- ◆ 1 in 11 men and 1 in 20 women will develop lung cancer; an estimated 50,000 Canadians
- Twice as many women as men, have multiple sclerosis
- * About two-thirds of cancer treatments are indirect expenses not covered by provincial health plans
- Almost 30 percent of Canadians between 75 and 84 years have long-term disabilities
- Health-care costs for professional services and pharmaceuticals continue to increase, and government aid cannot keep pace.

The good news is that with the tremendous strides in medical technology, people who experience a disability or critical health problem are far less likely to die, and may even make a full recovery. The problem is that many people do not have the finances to keep going until they can earn a living again. For those who do require long term care, the costs for medical care, home care, nursing and other services can continue for many years.

Safeguards for these unfortunate events come in the form of three insurance products currently available: disability insurance, critical illness insurance and long term care insurance. Disability insurance is a necessity for anyone who has a family, especially for those who are sole income earners. Even a single person with no dependents can end up in dire straits after only a short period of disability and no income. Disability insurance is there to offset the costs of lengthy illness or

AXON Enterprises

WEB DESIGN GRAPHIC DESIGN LOGO / BROCHURE / BUSINESS CARD DESIGN COMPUTER CONSULTANT SOFTWARE DEVELOPMENT

> Email: axon@i-axon.com Tel: (604) 816-8918



Donations Welcome

The newsletter depends on the support of our readers and sponsors.

We are committed to spreading messages of the light and promoting individuals who work for the good of humanity. Donations of any amount to support our work are welcome.

Thank you for your support!

disability by providing you with a monthly income while you are unable to work.

You may already have some disability insurance as part of a benefits package through your employer. But if it does not provide sufficient coverage, you may need to top it up with your own personal plan. If you are self-employed, you should definitely take a close look at personal coverage. Losing your earnings for an extended period can be financially disastrous. Depending on your personal circumstances, an average plan may cost \$40 or \$50 a month for each \$1,000 of monthly income you would like to receive in benefits.

Critical illness insurance is neither life nor disability insurance, and it does not replace your medical coverage. Rather, it enhances medical insurance by providing options that would otherwise not be available to you. Critical illness insurance usually pays a lump sum to the beneficiary after the diagnosis of a specified life altering illness and the insured person survives a certain number of days after diagnosis. Generally, there are no strings attached to the payout once you qualify for it. You get a cheque to use any way you wish, such as for private treatment, pay debts or keep your business running. Depending on the coverage you choose, critical illness insurance can cover cancer, heart attack, stroke, paralysis, multiple sclerosis, Parkinson's disease, Alzheimer's disease, kidney failure, burns, diabetes and many other ailments.

Long-term care insurance pays out when a person becomes unable to perform two of the six activities of daily living or requires continual supervision as a result of deteriorated mental abilities. Many people believe that all long-term care services are paid by their provincial health care system, but not so. The reality is that skilled nursing care, personal health care facility, some supplemental medication, special equipment, adaptive devices and home alterations are often in excess of government aid and can add thousands of dollars to your costs each month. Long-term care insurance generally provides benefits related to physical or cognitive impairment including medical, private, nursing, home and long-term care.

InSpiritWorks presents Six-week classes and weekend workshops The Publishing Process Becoming an Author/ Publishing a Book You will learn - how the publishing industry works - the business of publishing - what a book is made of - collaborating with editors & designers - from idea to published book - from dreamer to published author Facilitator Diana Claire Douglas, PhD, is an author(traditional and self-published) and publisher of Becoming Books. She launched the Vancouver office of Peanut Butter Publishing, helping 25 authors publish their books. Info: Diana in Vancouver, BC at

604-873-0094 or dcdouglas@intouch.bc.ca

PURE INTENTIONS The Art of Self-Healing

- * Relationships
- * Emotional & Physical Blocks
- * Personal Growth
- * Self Realization
- * Spiritual Awareness



Nadia Serry Intuitive Healer & Counsellor

We also offer a unique workshop "The Healing Art of Cooking & Eating". Our next workshop will be at Gabriels' in Gambier Retreat Center in June 2002. Join us and enjoy a virgin natural setting, relax and get inspired. It is a peaceful experience of self exploration that you will always cherish. Call to reserve.

Call Nadia at (604) 844-0803, or for more information visit,

www.pureintentions.net

Eternal Health & Wealth

toleansin

Ollealing

When choosing a policy or evaluating your existing coverage, these are the essential points to consider:

✤ Will payouts rise with the cost of living? You will need your benefits to be geared to inflation.

✤ How much will you be paid? A group plan at work may cover anywhere from 50 to 70 person of your pay. You may want to top this up with additional coverage through an individual plan.

✤ How long do you have to wait after becoming disabled for payouts to begin? It could be anywhere from days to months.

• How long will payouts continue? It could be months, years or until you retire.

✤ What types of disabilities are covered? Some policies cover only accidents; others include lengthy illnesses.

✤ How does the policy define disability? Some will make payouts if you are unable to perform your usual occupation; others will pay you only if you are unable to carry out any occupation.

Are the benefits taxable?

The benefits of these insurance options can vary and you should discuss your needs with a financial or insurance consultant who can prescribe the coverage that is best for you.

(*The names of persons used in this article are fictitious, and are not intended to resemble any specific individual(s). ** Sources: Heart & Stroke Foundation 2001 Multiple Sclerosis Society of Canada, 2001 National Cancer Institute of Canada: Canadian Cancer Statistics 2000 Statistics Canada for the Division of Aging Seniors, Health Canada, 1999)

This column, written and published by Investors Group Financial Services Inc., is presented as a general source of information only and is not intended as a solicitation to buy or sell investments, nor is it intended to provide professional advice including, without limitation, investment, financial, legal, accounting or tax advice. For more information on this topic or on any other investment or financial matters, you may contact:

Lawrence H C Chuah, CFP Financial Consultant, Certified Financial Planner.Investors Group Financial Services Inc., 4211 Kingsway, Burnaby, BC, V5H 1Z6

E-mail: lawrence.chuah@investorsgroup.com Tel: (604) 431-0117 Fax: (604) 431-7817

> Faith Healing & Cleansing Many illnesses originate from the spiritual level which are then manifested on the physical and emotional level. Celine is gifted with spiritual energy to heal the person at the spiritual level. When the problems at the spititual level clear, then the person with the physical or emotional problems will improve.

Spritual healing can do the following: *Treat chronic and lingering illnesses *Cleanse a person's aura *Clear blocked energies in the body *Cleanse negative energies and emotions

You have to try it to believe it.

Celine will be available to give spiritual healing and cleansing by appointment

Call(604)988-9803 Vancouver (852)29877578 Hong Kong

ETE	RNAL HEA	LTH & WE	ALTH	
Subscribe or Sponsor us and Get a Free Web Link				
Name:Tel. No:				
Address:				
City: Province / State:				
Postal / Zip Code:	Emai	l:		
Please make cheques or money order payable to Eternal Health & Wealth Inc. and mail to: Eternal Health & Wealth P.O. Box 54128, Lonsdale West R.P.O. North Vancouver, B.C., Canada V7M 3L5				
For a one-year subscription (4 issues)				
	Canada USA International	CAN\$38 US\$30 US\$40		