

A vertical photograph of a winter scene. The ground is covered in snow, and the trees are bare and also covered in snow. A person is pushing a stroller through the snow in the lower right. The sun is shining through the trees, creating a bright spot in the upper right.

Health & Wellness  
**MOBILELIFE**<sup>®</sup>  
March 2009 *Today*

The Road To Health  
***Just Do It!***

Your Pregnancy  
***For the Mobile Mommy-To-Be***

Take A Break  
***Hi-tech Massage***

Your Yoga  
***Yoga For The Desk Jockey***

Your Car  
***A Change For The Better***



### Just Do It! 5

God created you as a whole person and so you need to take care of your whole self, not just the individual parts. There is a direct relationship between physical and spiritual health.

### One Picture 8

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### Your Yoga 10

Even with an ergonomically correct setup at work, many desk workers struggle with neck or back pain, shoulder strain, headaches, repetitive strain injury, or trouble focusing.

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Photo: Matez Stachowski

# Just Do It!



I know that God created me as a whole person and so I need to take care of my whole self. I've learned that there is a direct relationship between my physical, emotional and spiritual health. To become more physically healthy I can exercise, eat nutritionally and stretch my body. I know that practicing healthy living is a way to glorify God. So why don't I do it?

It was only some short months ago that I looked out my living room window to see a gorgeous day outside. Fresh snow covered the landscape and trees were heavy with a blanket of white. The sun reflected off the field in a splash of sparkles – it appeared to be another beautiful winter day. But it was frigid. The thermometer stood at minus twenty Celsius in the sunshine. I cancelled my walk (yet again) because of the cold.

For months, my routine was to get my children ready in the morning, walk them to the bus stop and then walk around the neighbourhood by myself. It was a good time to get my body

moving, my blood flowing and my mind thinking. On this walk, I practiced my “walking meditation”. It was a time when I connected with God and talked to Him through my thoughts and prayers. It was a special time between us that I had come to cherish. On my walks, I explored my life and gave praise and thanksgiving for what He had given me. I opened my heart and poured out my troubles. I gave thought to others and prayed for the needs of my family, friends and community. After my morning walk, I returned home to hot coffee and my pen and paper. I recorded any enlightenment God had shown me, and I reflected on my prayers. It was a time for me to not only talk with God, but to listen for a response.

However, my routine was interrupted when I started a new work schedule and instead of walking to the bus stop I drove the children. Then other days in the week seemed to become busier and I found myself itching to get to my office to clear away

the things of yesterday. Instead of starting my day with a walk around the block, I started to weigh it up against other conflicting priorities. The act of walking had to convince me that it was worth it. Each day it was a battle – walk or not walk? Without this walk, I didn't get my usual energy surge needed for the day. Without this morning boost, I felt like I was dragging myself, and so I also did not have the enthusiasm or desire to do my other exercise – strength training. I was on a downward spiral. Without my morning walk, I not only missed out on the healthy physical benefits, but more importantly I denied the spiritual healing it had provided.

I've learned that prayer, Bible study and journal writing are to my spirit what exercise, healthy eating and stretching are to my body. All require discipline and I need to practice them daily. I know that they are significant in improving balance in my life, improving my quality of life and boosting my mood. They help build healthy relationships; with myself, others and especially God. They can melt tension, reduce stress and provide peace.

And with a pure motive, they delight God.

My lesson? Just do it! What I learned is that when I didn't give myself the choice, I went for a walk regardless of temperature or mood. However, when I made walking an option, I had to think each day, *Am I up to it? Do I have time for it? Is it warm enough or cool enough or dry enough?* Each day I put myself through a dance of questions, instead of just doing it. "Just do it" (the saying made famous by Nike) has tremendous impact. If I would just walk in the morning, instead of giving myself the option, I would not have to worry about what is more important on my list of things to do. I would return from my walk refreshed and ready to face the day. A healthy body would give me the energy and enthusiasm to carry out the purposes that God has for my life. I need to be faithful about doing something each day in order to realize the full potential of God's plan for me.

It is no longer snowy and cold outside and I can enjoy outdoor fitness once again. It's open to nature hikes and family bike

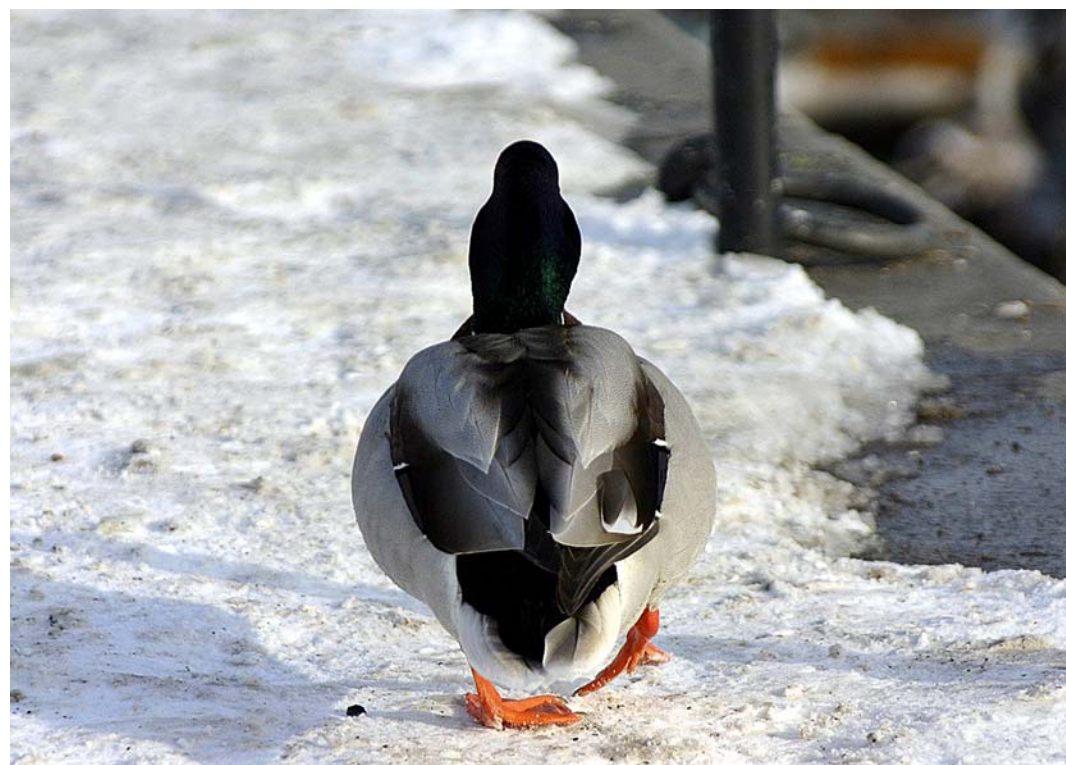
rides; spur-of-the-moment volleyball games on the back lawn, and lots of swimming; gardening and bug catching with the kids. There are no rules. There is no clock.

I am invited to take a fresh physical and spiritual attitude on a daily basis. God created my body to be built for action. Therefore, activity is needed to keep me fit. His law in nature is to exercise, eat right, and serve Him. I need to take care of myself and obey the law of nature. Taking care of myself

physically is one way to honour God with my body.

Blessings on the road to health! **MLT**

Kimberley Payne, a former Personal Trainer who lives in Ontario, combines Christian commitment with ten years experience in the health and wellness arena. Visit her Website [www.kimberleypayne.com](http://www.kimberleypayne.com) her Blog [www.fitforfaith.blogspot.com](http://www.fitforfaith.blogspot.com), and you can connect over Twitter: [@fitforfaith](https://twitter.com/fitforfaith).



## One Picture

### Morel

By Cassia Leidigh

As a general rule an artist paints what he or she enjoys looking at. For me the main thing I enjoy seeing is people. However, I have a firm belief in enjoying and drawing attention to the many other things around us that we do not normally take notice of. One of these objects is the food we eat. We may enjoy our food while we are eating a meal, but do we take the time to appreciate the aesthetic qualities of the whole forms before they are prepared? Where have these forms come from? Did they grow far off on a small farm in South America? Did they come from an expansive field in Minnesota? Did a worker gather the forms with their hands from the fields, or did a machine harvest them in great quantity? All these factors come together on your kitchen counter where the colorful, flavorful, fragrant objects set.

I enjoy painting vegetables and fruit not only because I enjoy eating them, but especially because of their vibrant colors and rounded organic shapes. Sometimes I like to think of the artworks in a more abstract way, looking at the negative shapes and appreciating the objects purely for aesthetic reasons. Using the edibles as something to go by, shapes and colors emerge and become their own entity.

I also enjoy painting something quite realistic in its pristine beauty. "Morel" is a painting of a subject very close to my heart. Growing up in the forests of Montana, I would search with my family for these delectable fungi. After finding baskets full in the fire-ravaged woods, we would travel home and eat the fruits of our labor. I tried to capture the mushrooms smooth shape and fascinating translucency. I also enjoyed painting the delicate abstract shapes created by the gills.

Whether viewed as realistic or appreciated in a more abstract manner, my paintings of these edible forms express my interests in food, color, and shape. **MLT**

*"Morel" and other work in the series "Vegetables, Fruit, and Fungi" by Cassia Leidigh will be shown at Art & Light Gallery, 1211 Pendleton St. Greenville, SC. Gallery hours for the exhibition are: Friday, March 6, 6pm-9pm and Saturday, March 7, 10am-3pm or by appointment. To see more artwork by Cassia visit [www.cassialeidigh.com](http://www.cassialeidigh.com)*



## The Office:

### A New Locale For Your Yoga Class

#### Yoga for the Desk Jockey™ Integrates Yoga Techniques For Improved Health and Productivity

Even with an ergonomically correct setup at work, many desk workers struggle with neck or back pain, shoulder strain, headaches, repetitive strain injury, or trouble focusing. Yogi, author, kinesiologist and founder of Functional Synergy, Susi Hately Aldous has created a specialized program, Yoga for the Desk Jockey™ for desk workers to get into a routine of 2 minute breathing, stretching and meditating exercises to do throughout the day. Clients have reported that they feel less irritable, calmer, have less pain and get less distracted and feel more capable of handling stressful situations. The program has also proven to help increase productivity and creativity in offices.

Yoga for the Desk Jockey™ consists of a series of tele-classes, a comprehensive book with an audio CD, and corporate seminars for addressing physical and mental issues among executives nationwide. “I have witnessed an ever-growing list of complaints from all levels of professionals

whose performance and energy levels are not where they should be,” says Hately Aldous. “Moreover, with the state of the economy adding to the ever-increasing stress, more employees are finding themselves working longer hours, working on the road, or from home as a result of the rapid technology, including blackberries, laptops, and devices

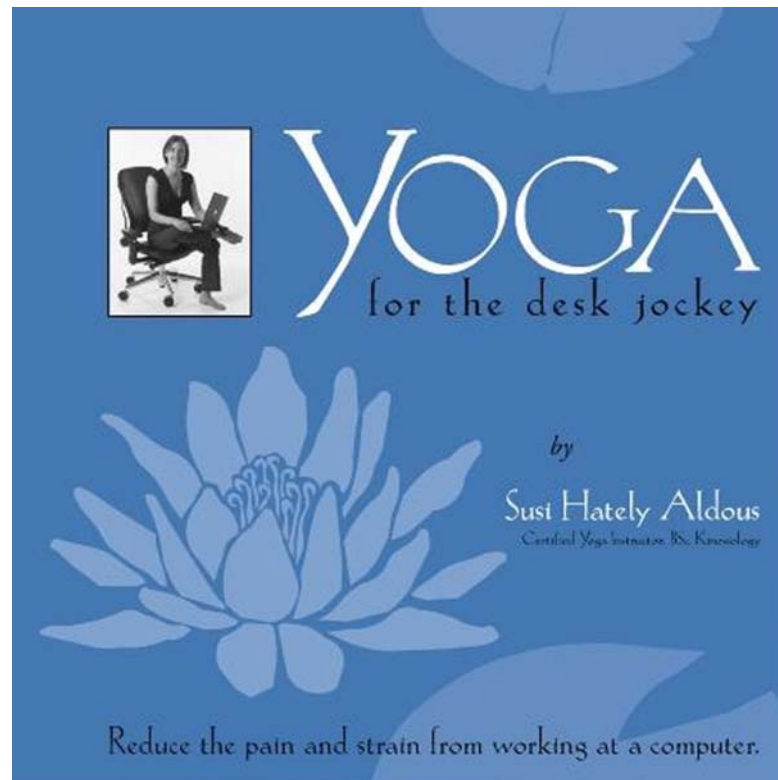
that don’t allow professionals to “let-go” of work causing strain on every part of the body.”

Yoga for the Desk Jockey™ is a customized program for corporate executives, or anyone working behind a desk. Those who participate will learn how to reduce shoulder, neck and back pain, lower computer related stress, and feel calm amidst high pressure situations or in dealing with difficult clients. Simple powerful yoga poses, breathing and meditation techniques that a busy professional can practice daily are taught for using at the desk as well as to take home to

integrate into a home workplace situation.

Hately Aldous also has introduced a streaming Yoga for the Desk Jockey™ video subscription that is available online through the web site [www.functionalsynergy.com](http://www.functionalsynergy.com) allowing easy and quick access to a library of videos of yoga asanas that can be selected and followed right at the desk based on one’s immediate physical needs and symptoms. The streamlined video is available for at a subscription rate of \$2.49 per week.

In addition, Hately Aldous offers “Lunch and Learn Sessions” that are available as a one-hour session, or as a 5-8 week program. She has instructed these sessions in person for companies all over North America including teachers’ associations, law firms, federal government human resources, healthcare and hospital groups, banking firms, aviation organizations and university employees. “Most of the offices and companies where I teach are able to participate on their lunch break or as integrated into their day, and it can be done in business attire.” says Hately Aldous. Seminars have included The Original Lunch and Learn, Using Your Breath to Reduce Stress, Meditation for Beginners and, the month-long Challenge. Hately



Aldous has also created customized programs specific to those whose level of stress or busy schedule is significantly impacting their performance and ability to work effectively on a daily basis.

Designed with the businessperson in mind, Yoga for the Desk Jockey™ brings yoga and exercise tips to the workplace. This approach is changing the way people think about exercise and work-related concerns that are both physical and mental. Whether there is a need to reduce blood pressure, increase energy levels, improve focus, balance, clarity and creativity, restore sleep patterns or reduce muscle pain, Yoga for the Desk Jockey™ addresses these and other symptoms brought on by the patterns of work and career. It is a way to transition yourself into a more balanced lifestyle.

Susi Hatley Aldous is a renowned yoga teacher and author of several international best-selling yoga books. Her latest title, *Advancing Your Yoga Practice: the Art of Slowing Down* launched in fall 2008 and follows her other titles including *Therapeutic Yoga and Anatomy* and *Asana: Preventing Yoga Injuries Series*. Her yoga skills are enhanced by her B.Sc. in kinesiology, post-

graduate training in mind-body medicine and ergonomics and, practical field experience assisting companies with disability management and workplace safety issues.

Susi's main focus and expertise is in helping people overcome pain and injuries with her customized yoga therapy programs.

Since 2004, Susi teaches a comprehensive therapeutic certification program for aspiring instructors to learn the importance of well-being as it affects various conditions. This training program, based on the Hatha yoga method, encompasses her wide range of acquired disciplines including kinesiology, yoga iRest (yoga nidra), rehabilitation, modern mind-body science and practical experience as an exercise therapist and ergonomics consultant. Find more info at [www.functionalsynergy.com](http://www.functionalsynergy.com). **MLT**



## Your House

By George Clements

# The "Stimulus" & What It Means For Real Estate

As different versions of the so-called stimulus package were coming through Congress, there were many different ideas batted around concerning tax credits and home buying. The Senate's original bill had a tax credit of up to \$15,000 (depending on how much you pay in taxes) for ANYONE who bought a home this year. The \$15,000 credit was one of the only stimulating things that the bill had going for it but unfortunately it was drastically changed in the final version.

The final version of the stimulus only gives an \$8,000 credit and is restricted to first time home buyers. This could also include people who have not owned a home in the last 3 years. First time home buyers can receive the credit on their 2010 taxes and the home has to be bought sometime between January 1, 2009 and November 30, 2009.

First time home buyers that bought in 2008 are still eligible for the old \$7,500 credit, however, there is a big difference in the old

\$7,500 and the new \$8,000. The \$7,500 credit is more like a loan than a tax cut. It is interest free but you still have to pay it back. The \$8,000 is a true tax cut that you don't have to pay back. The only catch is that you have to stay in the home for at least 3 years.

While I am always for tax cuts, I'm afraid that this one comes with a lot of junk. The only real stimulation happening here is in stimulating the size of our government. **MLT**



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# Your Car

By Frank Canna

## A Change for the Better

Okay, thanks to a downturn in the economy, it looks like many of us will be keeping our cars a little longer than we once thought. That's why, now more than ever, it pays to take care of your ride by focusing on routine preventative maintenance.



Photo: Geri-Jean Blanchard

Let's start with what you need to do in order to prolong the life of your engine. Of course, frequent oil changes should be at the top of your list. By changing your oil often, you can actually keep your engine running smoothly and repair free for a long time.

Yes it's true. The primary function of motor oil is to lubricate the engine's internal moving parts. Did you know that motor oil also serves another useful purpose? One that is equally important and yet sometimes overlooked. That function is its ability to carry away dirty, abrasive contaminants. It's a fact, Motor oil is actually engineered to pick up and suspend particles of contamination that can slowly damage your engine. And here's the best part. With frequent oil changes, you basically eliminate the

majority of harmful contamination with each change.

Think about it this way. New motor oil is almost clear in color, while oil that's been in your engine for thousands of miles slowly becomes very dark. And when the oil hasn't been changed

for a long time, it can actually begin to take on a deep black color. Basically, the longer you leave that dirty oil in your car, the less capacity the oil has for picking up and carrying away contaminated residue. Of course, every time you change your oil and replace it with fresh new motor oil, the process of collecting more and more particles of contamination is allowed to begin all over again until the next oil change. Remember, the oil in your engine is constantly working to help keep your engine trouble free. And the best way to save money and avoid costly repairs is to simply change your oil at regularly scheduled intervals. That's the key. Frequent oil changes. It's clearly the single most important thing you can do to protect your engine.



Photo: Ondrej Verzich

### Should the oil be changed every 3,000 Miles or 5,000 Miles?

Well, that depends on how often your car is driven in dirty dusty conditions and whether or not you spend a lot of time driving in stop and go traffic. Another sometimes forgotten consideration is how often you drive your vehicle. In many cases, engine contamination can actually increase when your car is driven infrequently. This is something to consider, especially when you make a lot of short trips. You see, short trips around town do not allow enough time for your engine to get up to full operating temperature. When this happens, moisture begins to accumulate, which normally would have been burned off at normal operating temperature. The residue from this moisture can further contaminate

your oil. These types of conditions all play a part in your consideration of how often you should change your oil. To be on the safe side, the best advice is to change your oil every 3,000 miles. At the very minimum, 5,000 miles between changes would be the next best thing. Waiting any longer than 5,000 miles between oil changes is not recommended.

### Should the filter also be changed with each oil change?

Yes, a new filter should always be installed with each oil change. Why? Simply because the old filter actually contains dirty contaminated oil, which will eventually mix in with the new oil. By installing a new oil filter at every oil change, you are guaranteed that all of the oil

circulating in your engine is fresh clean motor oil. Now that's peace of mind.

### What about SAE oil viscosity ratings?

For the person who changes their own oil, your choice of motor oil is all about buying your favorite brand and checking your owner's manual to make sure you've got the correct type of oil. It is a safe bet that your car probably uses multi-weight 5W-30 motor oil. According to the specifications set by the Society of Automotive Engineers, 5W refers to how thin the oil is when the oil is cold and 30 refers to how thick the oil becomes once it is heated up to operating temperature. Yes, the viscosity of motor oil actually changes as the temperature of the oil changes. There is a reason why motor oil has been engineered this way. And that's because, thinner oil is better during cold start ups, as it allows for quicker, easier flow, while thicker oil works better once the engine heats up. The key for anyone changing their own oil is to simply follow the manufacturer's advice by always using the correct multi-weight oil specified for your vehicle.

### When should the oil level be checked?

Between oil changes you should get into the routine of checking

your oil at least once a month. Of course, you may need to check your oil more often depending on the age and condition of your vehicle. A good time to check your oil is at each

gas fill up, especially during extensive high speed road trips. Always check your oil after your car has been driven and the engine has had time to warm up. Once the engine has been turned off, wait a few minutes to allow the circulated oil to drain back into the oil pan. Lift the hood and locate the oil dipstick. Pull out the dipstick, wipe it clean using a paper towel and then reinsert it. Pull the dipstick out a second time. Be sure to hold the dipstick in an upright position similar to the way it was removed. Look closely at the oil level as it shows up on the



Photo: Janet Burgess

dipstick. The upper hash mark on the dipstick indicates the full level. The lower hash mark identifies the add level. Ideally, your oil level should fall somewhere between the

two hash marks. You can figure the space between the full and add hash marks is equal to about one quart of oil. Of course, when the oil level drops below the add mark, you will usually need about one quart of oil to bring the level back up to full. Be careful and do not

overfill. It is always better to add a portion of the quart first, recheck your oil level and then add more oil to bring it up to full. Doing it this way will avoid any chance of overfilling.

### What about Oil Life Monitors?

So your new car has an oil life monitor. Now, what should you do? It's true, many of today's new cars are now coming through with an oil life monitor. These devices basically give you a snapshot of the percentage of life expectancy of your oil that's remaining until your next change. This is very valuable information. However, there is something you need to know. Since this neat little monitor basically relies on your vehicle mileage, it really has no way of taking into consideration anything about the driving conditions your car has been exposed to during those recorded miles. So even with the help of these new gadgets, it still comes down to you being the judge as to whether you should change your oil at 3,000 miles or 5,000 miles.

So, is it time to make a change for the better? You bet it is!

### Happy Motoring! **MIT**

Frank Canna has been in the detailing business for more than 20 years and is the owner of Mirror Finish Detailing, Williamstown, NJ. He can be reached at <http://mysite.verizon.net/cannaorcanna@verizon.net> and on Twitter: @mirrorfinish

## Take A Break

By Jennifer Morrow

# Hi-tech Massage Feels Almost Like the “Real” Thing

Have human massage therapists met their match? Wait... before the hate mail ensues, let me be the first to say that you can't replace the human touch. But, the makers of one automated massage recliner have come pretty darn close.

Inada's new Sogno massage chair has revolutionized massage chair therapy and brings the massage chair experience closer than ever to the “real” thing. It provides more than 1,200 square inches of massage coverage, literally from the tips of your toes to the back of your head. Even your fingertips get a massage as arm cuffs gently tighten around your arms and hands.

“You wouldn't believe how many people have fallen asleep in this chair,” says Cliff Levin of FIUS Distributors, the US distributor of the Inada brand. “This chair is as close as you can get to a real massage.”

According to Levin, every shiatsu massage in the Sogno begins with an infrared body scan that compares a user's body type to 106 stored body profiles. Advanced robotics then mimic

the expert hand movements of a human massage therapist—gently kneading, tapping and stretching the user's body. The technology can deliver a full body massage in approximately 15 minutes.

Two earlier Inada models have earned the Consumer Electronics Innovation (CES) Awards, and now Sogno has been nominated for the Consumer Electronics Innovation Design Award for 2009.

If massage chairs were cars, the hi-tech Sogno would be a Rolls



Royce - with a remote control.

“This is nothing like the old massage chairs that just vibrate,” Levin says. “Everything else on the market is comparatively primitive next to this one.”

Levin cites three distinctions that set the Sogno apart from other massage chairs: It provides neck and shoulder massage, as well as gentle neck traction; it provides over 1,200 square inches of massage coverage; and it features innovative DreamWave technology.

“The whole bottom of the seat actually sways back and forth from side to side, like a gentle wave motion,” Levin explains.

“It's utterly and completely relaxing and it's also used in conjunction with some of the stretching functions that

provide gentle stretching of the hips and mid-back. It's impossible to describe it—you just have to experience it.”

And during an economic time when a visit with a massage therapist may not fit into your budget, experiencing hi-tech massage is definitely worth the investment.

Healthy Lounge in Downtown Greenville is a convenient and affordable place to do just that. Rapid Recharge with hi-tech massage for \$15 or less. Your body will thank you! **MIT**

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rapid recharge

For more information, visit [www.healthylounge.com](http://www.healthylounge.com) or e-mail Jennifer at [jennifer@healthylounge.com](mailto:jennifer@healthylounge.com) you can also connect though Twitter @healthylounge



## Your Baby

By Dr. David Mruz

# For the Mobile Mommy-To-Be

Mommies-to-be are not the same as they were 50 years ago, so why should the products be the same as they were? We all have e-mail, internet service, text messaging & camera phones.

There are so many digital ways that we capture and relay our everyday lives to one another.

Digi Time Capsule has created the My Pregnancy Digi Time Capsule for the Mobile Mommy-to-Be.

The My Pregnancy Digi Time Capsule is a digital, no-download, software product that is based on a Tres' Chique USB drive. Mommy-to-Be can attach it to her key chain, throw it in her purse or wear it on a fashionable lanyard. She can take it with her from the coffee shop to her desktop. Her My Pregnancy Digi Time Capsule includes her pregnancy journal, a place to upload her pregnancy photos, videos and music; a place to capture her monthly milestones, waddles, weight gain & moods!

Each month she has 100's of pregnancy questions that will help her capture the most out of her pregnancy journey; she can take the Old Wives Tales quiz over and

over again to have fun predicting the sex of her baby; she can invite

others to write letters to the future for her baby; she can create a

photo collage of her baby bump; there is a place for her partner to capture their feelings; she can capture her baby showers, baby's nursery, baby's first kicks & hiccups. Her Pregnancy Time Capsule acts as a journal, scrapbook and photo album all in one! But this is small enough to fit in her purse and as easy as checking her e-mail. She no longer needs 2-3 separate ways to track and capture her pregnancy. My Pregnancy Digi Time Capsule includes everything Mommy-to-Be needs. And she can do it all



wherever and whenever she wants!

Ohhh, not done yet! The My Pregnancy Digi Time Capsule also lets Mommy-to-Be create as many pregnancy videos, of her photo and music uploads, as she wants. She can add slide transitions and background music. She can do this every month, or wait until the end of her pregnancy and combine it all! And when her little miracle finally arrives, she can store her Pregnancy Time Capsule in the Keepsake tin & Velvet lined box to pass down to her children when they are older.

The Mobile Mommy-to-Be can capture her journey and store it for her children's future! To

truly be the Queen of her pregnancy, My Pregnancy Digi Time Capsule also comes with a free pregnancy blog. This is truly the "New" Mommy-to-Be Must Have of 2009! **MLT**

Visit Digi Time Capsule Today for your Pregnancy Digi Time Capsule  
[www.DigiTimeCapsule.com](http://www.DigiTimeCapsule.com).

Use promo code "Stimulus" for a 25% discount at checkout!

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## Reaching Out in Sudan, Africa



R.O.S.A., were high school friends during their days at Bob Jones Academy in Greenville, SC. Now at the University of South Carolina, they have channeled their collective talents, energies and passions

as human rights activists into organizing a non-profit corporation that addresses the needs of women in Darfur. The Darfur genocide has killed over 400,000 and displaced over 2.7 million people. Many women and children have been raped, abused and ostracized. Living in internally displaced persons (IDP) camps, the women

constantly live in fear, without any sense of security. The long-term plan for R.O.S.A. is to provide a home for the displaced women where they can live, work and heal

**M**arch 8th is International Women's Day. In celebration, MobileLife Today is highlighting the work of one particular women's activist group, Reaching Out in Sudan, Africa (R.O.S.A.), located in Columbia, SC.

Reaching Out in Sudan, Africa is a non-profit organization formed in October 2008 by two college students at USC with a vision of building a rehabilitation center for women victimized by the Darfur genocide. Laura Ware and Tammy Hsu, co-founders of



website, [www.rosawomen.org](http://www.rosawomen.org)  
How You Can Help:

1. Spread awareness of the genocide and femicide (the systematic killing and mutilation of women) in Darfur by joining a local Save Darfur or STAND chapter.

2. Make a contribution to R.O.S.A. and do your part in empowering the Darfur women. Unfortunately, as a young non-profit, we have not received 501(c)3 tax-exemption status.

3. Buy R.O.S.A. products from Café Press at [www.cafepress.com/rosawomen](http://www.cafepress.com/rosawomen). A large percentage of every sale goes directly to R.O.S.A. [www.rosawomen.org](http://www.rosawomen.org)



in a community complete with resident doctors and therapists. By empowering the women and instilling hope, R.O.S.A. is giving these women a future beyond the IDP camps. R.O.S.A. plans to begin construction in Sudan by 2011. However, the fledgling non-profit is still in the very beginning of its fundraising phase. In celebration of International Women's Day, make a contribution to R.O.S.A. and reach out to the women in Darfur. Only when you make an impact changing lives do you have the infinite power to begin changing the world. All contributions can be made through PayPal from R.O.S.A.'s



# Coffee, Tea, & Ice Cream

By Mallie Majarais

## The Coolest tea - Iced tea

Tea historians acknowledge the fact that tea was first enjoyed at cooler temperatures in the South. Due to the heat of the day, tea was allowed to cool before serving (with ice if possible-but this was rare at the time due to lack of refrigeration technology). Still enjoyed today, this was usually served with sugar (to taste), and called Sweet Tea. Unfortunately, contemporary Iced Tea has received a bum rap in the whole of the US. While 90% of tea's consumption in the US is in the form of Iced Tea, commercial companies often

offer syrupy, over-flavored beverages that bare little resemblance to tea. However, new ideas in iced tea are on the horizon. Instead of using loads of sugar and artificial flavor, this new tea movement retraces its steps to simple, pure, delicious tea. Thanks to the abundant availability of quality tea and good water, you can make a refreshing, healthy Iced Tea... an Iced Tea worthy to be called Tea. Although the popular standard for Iced teas is usually black teas (typically Ceylon or its cheap,

vaguely-labeled "China tea" cousin), any tea can be "iced." Next time you thirst for a frosty glass of tea, reach for something different. Great iced teas can be made from Blacks, Oolongs, Greens and Whites.

Yet another idea for iced tea is not actually an iced tea at all, rather an Iced Tisane (or herbal beverage). Building upon the renewed popularity iced tea was recently enjoyed, many companies are shying away from the seemingly flooded

iced black tea market, turning instead to the lesser caffeinated, but equally delicious, herbals. New beverages, such as Iced Red (Rooibos) "tea," Iced Ginger "tea" and Iced Mint "tea," provide a perfect alternative for the caffeine-sensitive.

It is very easy to make Iced tea, and made from real leaves, it tastes great. To make a cup, simply double the amount of tea leaves (usually making it two teaspoons per cup of water), and steep as usual (five minutes in most cases). Once tea is ready, dilute with an equal amount of cold water or ice.

Any way you brew it, the most

important thing to remember when making iced tea is quality. These ideas are to be utilized with this kept in mind: for the best iced tea, you'll need the best tea. **MIT**



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Photo: Pam Roth



Photo by Benjamin Earwicker



## About The Mortgage Crisis

While the economy remains a shipwreck, many experts predict a second wave of the mortgage crisis involving Alt-A and Option ARM loans. But even more alarming is that some industry observers expect this new phase of the crisis to be worse than the original subprime fallout.

As the financial crisis spreads, and the housing market continues to limp along taking prices deeper into the basement, an entire new foreclosure tsunami is expected to hit in the next few months. A year ago, the word “subprime” reared its ugly head in the popular jargon of average Americans and was nominated by one literary club as the “word of the year.” If things turn out the way many expert economists anticipate, the terms Alt-A and Option Arm may get added to that list of notorious mortgage industry expressions in 2009.

### Trouble with Alt-A loans

Alt-A loans, which are mortgages that are one step up from subprimes in terms of their quality and resistance to

problems, are failing in record numbers. That trend is likely to pick up steam going forward. These Alt-A loans are in many ways identical to subprimes, except for the fact that they're made to people who have relatively good credit. But plenty of people who had high credit scores two or three years ago are now in much worse shape because they've lost income, assets, and equity. They're slipping dangerously into the red, and as economic challenges expand, their ability to repay their Alt-A obligations will diminish.

### Dangerous Option ARMs

Then there are the rather exotic loans known as Option ARMs, which are famous for

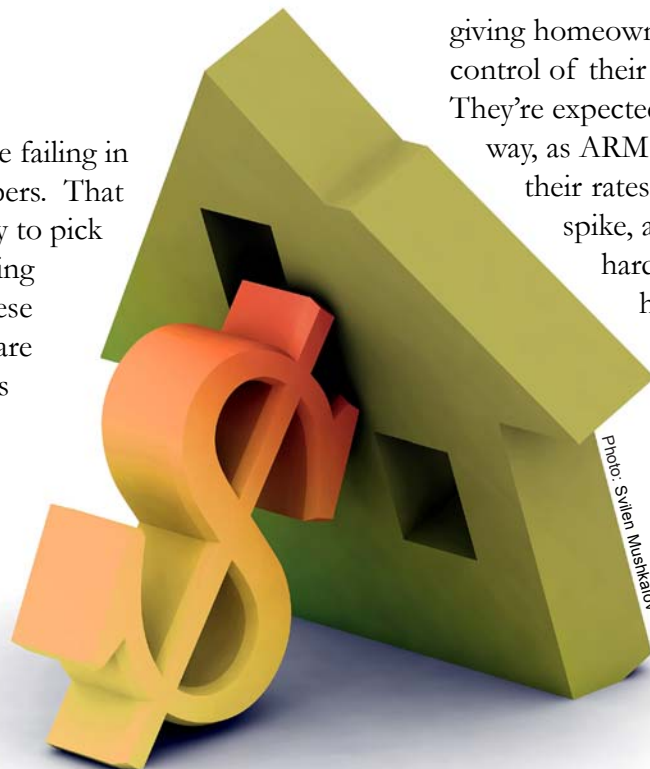


Photo: Sylene Muzhakov

giving homeowners more control of their payments. They're expected to tank in a big way, as ARM resets cause their rates of interest to spike, and make it much harder for homeowners to make their larger monthly payments. The Option ARM offers the choice of making payments of interest and principal, or smaller payments of

interest only. Many homeowners have been making bare minimum payments, but that means that their principal hasn't shrunk. When the low teaser rates on those Option ARM products expire, automatic ARM resets may trigger a gigantic wave of foreclosures across the U.S., as homeowners find themselves owing much more than their homes are worth at a time when unemployment is leaving many Americans with no steady income. Typical payments

will, for instance, go from \$800 or \$1,000 a month to \$1,500 or \$1,800 a month.

The perfect storm is brewing, in other words, but this time, it will pass through the heart of the real estate economy at a time when the nation is still trying to cope with the original disaster of the subprime crisis. Subprimes have cost our economy about a trillion dollars, and Alt-A loans may contribute another trillion in losses before 2010. Many will continue to reset into 2010, which means that the pain of foreclosures will be time-released and prolonged into the foreseeable future. **MLT**



## COVENTRY MORTGAGE

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