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Changing Destinations ... Universal Detours for a Better Life

By Edward B. Toupin

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I recently worked with several people who are in the lowest points in their lives. It seems that everywhere they turn and everything they do creates a new avalanche of loss. Some of these people were, at one time, wealthy individuals, but, because of changes around them, they suddenly lost everything. The others were living comfortable lives and it seemed like everything just stopped working for them. In all cases, they were slowly sinking into despair because they couldn't see the light at the end of the tunnel.

At one time, I had money and a beautiful home at the top of a mountain, overlooking a valley. We had a view of one of the Rocky Mountain ranges and we could watch the weather roll into Denver, from above the clouds. It was spectacular. However, in a matter of six years, I was broke and homeless. My wife became deathly ill, which ran us into debt. Then, once she was back on her feet, the Hi Meadow fire in Bailey, CO ran us out of our home. Two months later, my father died, plunging the entire family into discord. However, once things settled down, we stopped long enough to realize that we were suddenly traveling down a different path.

We had everything, and then suddenly, we had only the bare essentials necessary to survive. After the shock, we realized that we were truly happy for the first time in years because, in the worst possible situations, we could live anywhere as long as we had my wife, me, and the two dogs. Beyond that, very little else mattered. We realized at that point that we had the opportunity to change our lives, completely. That's when we relocated and started over on a new and wonderful adventure—ourselves. After some time and some adjustments, things are great again, but they're great in completely different way.

We all experience life's challenges and Universal tests; however, sometimes these tests appear to completely destroy what we see as our personal world. Regardless of how hard we try, everything goes wrong, changes, and simply falls apart. Of course, the view of our "world falling apart" is relative to each of us based on our personal experiences. Some may simply lose a diamond ring while others may lose their money, home, or loved ones. This sounds like "inevitable doomsday" talk, but this is actually an important part of our lives where the Universe forces us determine new paths.

Realize that the Universe will never "take" anything away from you. There are grander scenarios in play than simply putting you on a course

for loss. Instead, in these situations, you are already heading down a path where material items are stripped from your life. It's like the path turns from pavement to dirt. If you look at these situations, you'll realize that those things that are stripped away are usually items that you hold dear, but are no longer of any real use. These items are "anchors" because they're keeping you where you are and not allowing you to move forward. It is the Universe's way of showing us that we don't need these things anymore as we've moved beyond them and need to let them go. In most cases, these situations occur before you move into something new because you're either not listening to "the message" or you need to learn something before you can continue.

The hardest part of this entire situation is not so much the loss, but the recovery. Loss can be viewed in two ways: 1) I have a void because I lost something or someone dear in my life, 2) I will remember that part of my life, but a new door has opened for me. Sometimes, as you experience loss and go through the grieving process, you can eventually feel better and "lighter." You are losing anchors that keep you in place. However, it's easy to remain in "loss" because you don't have to face what has occurred and you never have to take responsibility for potential loss in the future. Essentially, sitting in loss means that you're waiting for that "other shoe to drop."

Once you are at a point where you feel you can recover, you have to decide "what's next." You've probably been running in panic mode, juggling everything in your life to keep from sinking. Since you're so used to this mode of operation, it becomes hard to change from keeping the dogs at bay to running in a positive direction again. You have to take stock in what you have, learn from what has happened, and examine the new path on which you have been placed. But, realize that once you lose nearly everything, you have an entire range of choices available to you because you don't have the excess load that was keeping you

motionless. Additionally, as you begin to recover, you'll find that you've actually gained so much more. I know this sounds patronizing, especially if you're in it. But, if you step back and analyze your situation, you will find that you've not only learned something, but you've also taken a very definite turn in your life.

Understand that when you're in an avalanche situation, you need to recognize what's happening in your life. Step back and analyze what is really happening and define the underlying issues causing such a calamity. In most cases, as in our case of fire, illness, and death, there is nothing that you can do to stop it from happening. But, you do have the power within you to keep it from taking over your life by ensuring that you don't fall into despair or depression. Realize that, although the loss leaves a void, you have been given a new lease on life and a new set of possibilities to examine.

In many cases, the Universe throws a curve to make you change

directions—whether it is emotional, physical, or spiritual. If you can understand that sometimes things happen that are out of your control, then you will be able to better handle such situations. To prepare yourself, you need to go back to the basics such as life, love, security, and ambitions to evaluate the stability of each element and know that the things that really matter in your life are inside of you. When you have little to carry and everything you need, it's much easier to handle the curves and maneuver to a more stable and fulfilling life.

Edward B. Toupin is a published author, inspirational and self-helpwriter, and coach living in Las Vegas, NV. Contact Edward at etetoupin@toupin.com for additional information or to discuss your desires for a more fulfilling life. Visit his always evolving Web site at <http://www.toupin.com>.

Variable Universal Life Insurance - Is It Different From The Others?

By Jessica Farrell

A variable universal life insurance policy is a form of whole life insurance. With a variable universal life insurance policy, not only are you offered flat-out life insurance, but you are also offered more security and investment components that are not offered with other kinds of life insurance policies.

The difference between a variable universal life insurance policy and any other kind of life insurance policy is that not only does variable universal life insurance offer a cash value element, it offers more flexibility and control over that cash value element than any other type of insurance.

A variable life insurance policy will insure you for life, and any cash accumulated with a variable

universal life insurance policy is tax–deferred. This means you will not have to pay taxes on the money you earn.

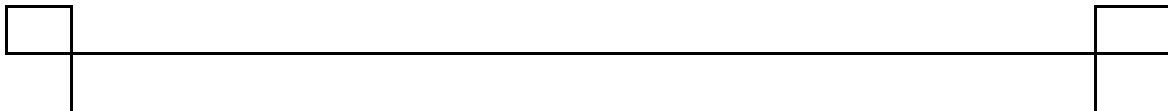
Admittedly, there are investment risks that come with variable universal life insurance policies. If your investments are very successful, the person whom you have named as your beneficiary will be paid a fairly high death benefit. However, even if your account's investments are unsuccessful, the person whom you have named your beneficiary will still be paid a minimum death benefit in the event of your death. Even more good news?

Variable universal life insurance policies are regulated by Federal Securities Laws, so you can purchase them with confidence. They even have to be sold with informative brochures so you know exactly what you are getting.

With all the different life insurance policies out there, not to mention and the pros and cons of each, your safest bet is to talk with a life insurance agent before committing to one particular life insurance policy. Express your needs and the amount you are willing to spend. Be sure to shop around, as well. Get quotes from several different life insurance agents and find out if your needs are covered before choosing the one that is right for you.



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