

## HEARTSPACE WRITING SCHOOL

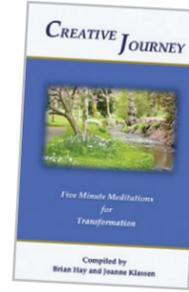


**Joanne Klassen, founder of Heartspace**, home of Transformative Life Writing, is the author of *Tools of Transformation* and many other books. Heartspace classes are popular in Canada and Europe. For information on Transformative Life Writing classes, please visit the Heartspace website: [www.write-away.net](http://www.write-away.net) or contact Joanne Klassen at: [jklassen@write-away.net](mailto:jklassen@write-away.net)

# CREATIVE JOURNEY *Five Minute Meditations for Transformation*

- Compiled by Brian Hay and Joanne Klassen

A collection of personal meditations from thirty-one **CREATIVE JOURNEY** writers from seven countries that will help you see everyday moments from fresh vantage points.



**CREATIVE JOURNEY** is available as an e-book for \$ 4.99 at Amazon: <https://www.amazon.ca/dp/B011Q0N9AS> and in print for \$ 18.95 at McNally Robison Booksellers, Winnipeg, MB [www.mcnallyrobison.com](http://www.mcnallyrobison.com) Tel. 204-475-0483 or 1-800-561-1833

### Excerpts from CREATIVE JOURNEY:

## SAVOUR

Brian Hay (BHH)

*Half of the ills of mankind might be shaken off without doctors or medicine by mere residence in this lovely portion of the world.*

(Robert Louis Stevenson)

The bright, hot sun and smooth warm sand on the beach kept me walking in gratitude and high spirits this morning. Only four days left of this and then back to the cold harsh winter in Canada, which almost brought me down. I thought of my English friend, who e-mailed this morning and told of having to use a "light box" to simulate the summer sun in the treatment of seasonal affective disorder during England's dreary winter days. How lucky I was to have the real thing here in Maui, Hawaii, a tropical paradise.

I thought about how Robert Louis Stevenson had what we now know was likely the same seasonal affective disorder. Yet he found great relief in living out the last years of his life in Samoa.

For myself, with each day flying by in this tropical paradise, I wonder how I can preserve, remember and relive this moment? Just do it—take the beach walk, re-imagine this blissful time, savour it, and write about it, a time to savour. (BHH)

*I embrace the warm sunshine to remember and savour, on days that are not as warm and bright.*

Brian Hay (BHH)

Brian Hay is a retired lawyer and a writer. He completed Transformative Writing™ studies at Canadian Mennonite University and received facilitator certification at Woodbrooke Quaker Study Center, European Centre for Life Writing for Transformation™, in Birmingham, England. Brian took motorcycle lessons after he turned 60, consistent with Michelangelo's motto: "I'm always learning ...". He loves reading books about writing and daily personal/spiritual reflection. Since 2012, he has envisioned and helped guide this book to completion.

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## BELIEVE

Joanne Klassen (JK)

*A bend in the road is not the end of the road, unless you fail to navigate the turn.*

(Motivational poster)

A mid-winter heat wave in Manitoba is melting the snow, and turning streets to slush. Still, skaters on the river outside my window believe that the ice will hold them—dozens and dozens of them at this moment.

I am thinking that relationships undergo changes in the same way that weather changes the flowing Assiniboine River to solid ice. Belief in one another builds between people over time until it is sturdy enough to carry the weight of the ups and downs of life's journey.

There's been a climate change between a friend and me. A misunderstanding has made our path slushy and we tread carefully. I want to take a cue from the skaters who believe that the foundation is strong enough to bear the weight of

changing patterns. It may not be smooth and solid between us just now, but I believe that this change is only one aspect of the future terrain we will glide along together. (JK)

*Belief is not an emotion; it is a choice.*

*I choose to believe that all is well as I peacefully move through this day.*

Joanne Klassen (JK)

Author and Heartspace founder, Joanne began facilitating personal development programs in 1975. Her career and life changed in 1998 when she received a vision for Transformative Life Writing™ which is now offered to teens, adults and seniors around the world. Joanne's ideal day includes writing, singing to a baby, visiting thrift shops and walking along the river with her husband Ted in Winnipeg, Canada. E-mail: [jklassen@write-away.net](mailto:jklassen@write-away.net) ■

### Advertising Feature

# Seniors can buy life insurance too

You have worked hard for many years to build your career, raise your family and plan for your retirement. Life insurance is an important part of most financial plans. If you put off buying life insurance because you thought you would do it later but you never got around to it, don't worry. There are so many great options for seniors who are wanting to buy life insurance.

Many people may think their only option for buying life insurance as a senior is the type of policy they see advertised on TV. These guaranteed to issue policies are often the best option for those with some health issues that would not qualify for a traditionally underwritten life insurance policy or they would be highly rated. These policies offer permanent coverage of up to \$50,000 and are best suited to cover funeral expenses, pay off debts or to leave something to loved ones. Premiums are locked in for the life of the policy, many plans will build cash values but benefits are usually limited in the first two years.

If you applied for a traditional life insurance policy in the past, you were probably required to fill out a full application and you needed to complete some medical tests such as a blood or urine test. This type of policy is ideal for seniors in average health that want the best rate or want a larger volume of life insurance. Coverage is available in amounts up to \$1,000,000. Depending on their age at application and how long they want to be covered, term policies of 10 or 20 years may be available. There are several types of permanent plans, some types build cash values.

A fantastic option for many seniors is a simplified issue life insurance policy. After answering some medical questions, coverage can be in force in as soon as a few days without needing to complete any medical requirements. With many insurance companies having higher age limits, even an 80 year old can qualify for a permanent policy. Term insurance is available in amounts up to \$350,000.

Simplified issue policies are available to you even if you were declined or rated in the past. It is also great for people who have had trouble qualifying for non-medical reasons. You can still get coverage if you have a bad driving record, engage in risky activities or you like to travel to exotic destinations or countries with travel advisories. Simplified issue policies offer excellent coverage at affordable rates,

sometimes less than a rated traditional policy.

Your insurance needs change throughout your life as your situation changes. Not sure which type of life insurance is right for you? We can help you find a policy to fit your needs and budget. We are a family company and work with over 25 of the top life insurance companies in Canada. ■

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