



**International  
Association of  
Counseling  
Hypnotherapists**

**Spring 2007**

**Welcome**

[www.hypnotherapyassociation.org](http://www.hypnotherapyassociation.org)

***the script***

**President's Letter  
Sheldon Bilsker**

Welcome to the Spring 2007 edition of the IACH's newsletter. I hope everyone had a good winter. An essential part of any professional association's makeup is the availability of liability insurance for its members. After years of searching we have now found a company to provide that service at a reasonable cost (\$370.00 per year for 2 Million coverage). It is available to Resident Level or above members who are Canadian Citizens. More information can be found further into this newsletter (pages 15 & 16) and on our web site. Eventually there will be a phase in period of about 1 year. After that it will be compulsory to have liability insurance for all practicing members (not Students).

There have been changes to the executive. Elaine Hopkins is leaving the Vice-President's position and we thank her for her time and work. We welcome the following new members to our board; Gabrielle Lightfoot, Vice-President and Tyler Gjernes, Technical Support and Kristina Vandervoort, Secretary.

Much of our focus in the next year will be to improve our web site by increasing promotion of the association and providing more services. Besides promoting our web site we will be promoting our members through free advertising on our web site and a more formal referral system. More on this will be coming soon.

In conclusion, I appreciate the work of all of our board members and thank all of our IACH members for their continued support.

Sheldon Bilsker, HT,RCC  
President, IACH



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*Lucid Dreamer*

*Sail me across the ocean*

*In my imaginary boat*

*Fill my mind with poetic words*

*My heart with love*

*I can smell the salty sea*

*As it rocks me to sleep*

*In my dreams I ride the air*

*It rushes past me*

*I soar, dip and turn I am liberated*

*Nothing holds me back*

*When I awaken, my imaginary boat disappears*

*I am left with poetic works of love*

*and memories of the sea*

*As I soar through the sky I feel liberated -*

*I am free!*

**Gabrielle Lightfoot(c)1995**



## ***Editor's Note***

### ***Diane Auld***



Our current newsletter is filled with valuable information.

You will find some frequently asked questions about liability insurance on page 15. As well as detailed information concerning 1 million and 2 million dollar options on page 16.

Our Standards Director Mahmud Nestman has written a fascinating article on utilizing trance. When I read the article I felt he beautifully put into words what I have experienced many times when working with clients and yet I also felt challenged to make my awareness of what is happening for me in session to a deeper and yet more conscious level.

As many of you know the movie and book "The Secret" are quite the hot topic right now. "Manifesting" you can find many books on this topic in the bookstores. We have an article by Serge Kahili King that adds a blessing level to manifestation and shares some ancient Hawaiian Aloha wisdom.

Instead of a metaphor this month we have a powerful poem by Gabrielle Lightfoot and I thank her for sharing her wisdom and open heart.

To finish a newsletter is a happy and sad moment. I am happy is it finally done and sad my intimate relationship with its pages and content is over. So here it is. I want to thank everyone who contributed to its content and encourage our members to contribute. If you have a poem, a favourite quote, a metaphor, or an article please send it along. I spoke to one of our members who said she reads the newsletter from cover to cover. Our newsletter becomes a way to keep connected, share wisdom, learn, and bring hypnotherapy from the unconscious to the conscious for a moment in time.

**I hope everyone has a wonderful summer .**

**Diane**

## A Peek into the mind & practice of .....

### Sherry Stone

#### *Describe your training, experience and qualifications.*

The Orca Institute with Sheldon Bilsker

Don Hardy-Holly MA Hypnotherapist

American Academy of Medical Hypnoanalysts

Concept Therapy Institute (some training)

#### *How would you describe the work that you do?*

My work encompasses many things. It depends on the individual needs to the well-being of each client.

Some clients are Hypnotherapy. Since I hold other licenses and certifications I use various methods to help each client. My work is about integration and being embodied.

#### *Describe your work space.*

My office setting is very quiet so the client and I can concentrate on their issues.

I have had several office spaces where I leased to other therapist's. Now I pre-



fer to work out of my home without interruptions from others.

My home has a pretty courtyard entrance. The waiting room is inviting with many books to read. I encourage clients to find a great book and read while waiting. After a few months of therapy they come close to finishing the book.

#### *Tell us about your greatest challenge as a counseling hypnotherapist.*

When clients would rather feel pain than grow.

#### *....and your greatest accomplishment.*

Following my heart and desires.

I followed "The messages of the Spirit of God" to further my education towards healing others. That has led me to the studies of

Hypnotherapy, Massage Therapy, Neuromuscular Therapy, Rolfing and Biodynamic Therapy.

I am not done yet.

#### *What are your spiritual beliefs? How do they impact upon your work?*

I believe in God but do not follow a specific religious practice.

I meditate to the spirit of God that resonates within me. I listen to the messages I receive. This impacts my entire life. I feel the work comes through me from another higher power out in the universe. My body and mind is the facilitator.

#### *What book, if any, do you find most useful in your practice?*

Waking The Tiger by Peter Levine

#### *If you had to pick a favourite, what counseling hypnotherapy technique would you choose, and why?*

I spend a lot of time with questions regarding clients issues and likes and dislikes.

Continued on page 4

*I get to know them before I start anything.*

*I use the information I get from them to design the best approach to invoke a trance state. The therapy is all about them and how they let go to find the inner self where all begins. If they feel safe they are willing to let themselves go to the place I can help them heal. I give them a safe anchor always and use the heart center. No matter what happens in life we always have our heart center and no one can take that away from us.*

*I feel most problems are a reaction to a fear. A lot of fear has to do with an old concept or belief system; not the current situation. If we have a way to feel safe we can find a way to deal with problems and situations whenever they come up.*

**How do you unwind/  
rebalance?**

*Meditate and be still and quiet. I also cycle through the hill country alone to be with nature.*

**What place in time and  
space is most special to you?**

*I have many special places and times in my life. I feel that my life now is the greatest.*

*Since my children have gotten older our relationship has really grown. We have a friendship and a mother daughter relationship now.*

**What is your greatest hope?**

*I hope my children continue to enjoy their lives and their children as much as I have.*

*I hope to have a great love again in my life. I know I will again when it is time.*

**...your greatest fear?**

*That the world continues to grow in a materialistic way. It seems that so many work for material gains more than the well-being of people.*

*I see a selfish society growing more and more each day.*

**What is your favourite  
quote?**

*And what is as important as knowledge? Asked the Mind*

*“Caring and seeing with the Heart” Answered the Soul*

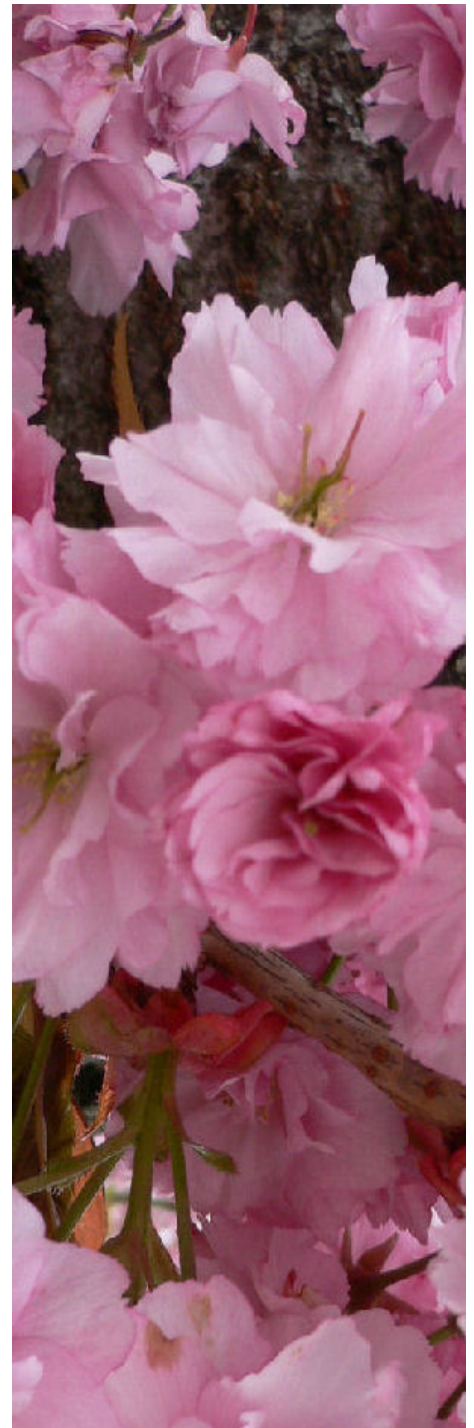
**How do you want people to  
remember you?**

*I want people to remember me by my love and openness to all mankind. I explore the uniqueness in each person I work with and want them to always re-*

*member that about themselves.*

**Sher Stone can be reached  
through her website :**

[http://  
www.hypnoshealthworks.com/](http://www.hypnoshealthworks.com/)



# BC's New Apology Act: Saying "I'm Sorry" Has Never Been So Easy

By: George K. Bryce, BCACC legal  
counsel

## INTRODUCTION

BC's new *Apology Act* came into force in May 2006. This short, two-section long statute has the potential to change the way that professional regulatory bodies like the BCACC resolve public complaints against their members. The new Act should also release counsellors and other health professionals from the legal constraints which often prevented them from giving apologies to their wronged clients.

In this article, I will identify the two legal problems that counsellors faced and describe how the new *Apology Act* appears to remove those constraints. Later, I will look closer at the implications of this new legislation for both counsellors and the BCACC.

## THE LEGAL PROBLEMS

From time to time the BCACC receives a *bona fide* complaint from the client of a clinical counsellor where the resolution of that complaint could be readily achieved if the counsellor in question had simply provided that client with a heartfelt apology at the time of the unfortunate event, or if the counsellor later gave a meaningful apology in response to the formal complaint. But legal im-

pediments would prevent a counsellor giving such an apology. While a counsellor may also have had personal reasons for not apologizing, the legal ones were more significant. What problems have now been resolved?

First, if the counsellor hired a lawyer to help respond to the BCACC's investigation of the client's complaint, it is likely that legal counsel would have advised the clinical counsellor not to say anything to the complainant (directly or through the Inquiry Committee) that could be construed to be an admission of liability. Even if the evidence gathered by the Committee made it obvious that the counsellor committed some wrong, the lawyer was likely going to recommend against making a full apology, at least not until after the complaint has been settled. At a University of Victoria workshop in 2003, Catherine Morris summarized this problem in these terms:

[T]he popular wisdom is that persons who face the prospect of being blamed should avoid apologizing or making statements about the incident in question. This advice is aimed at preventing statements from being turned against you if you are sued. Apologies are seen as risky because the apology could be interpreted as an admission of liability.

The second problem counsellors faced was not as obvious, but was equally influential. Professionals face a dilemma created by the wording of their liability insurance policies. Some policies require that the insured professional cooperate

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with the insurance company in the defense of any claim that may have been filed against the professional (or even threatened). This would include responding to client complaints being investigated by the professional body. Some policies went further to expressly state that an insured professional is prohibited from voluntarily assuming or accepting liability or settling a claim. A policy might even state that, if the professional does something like give an apology to a client without the company's consent, such an act would void the insurance coverage.

There are examples of such limitations in the *BCACC Errors and Omissions Liability Insurance Program* provided by Lombard Canada. In this policy, clause I(2)(a) states in part (my emphasis): "The Insured [Counsellor] shall not *admit or assume liability for* or settle any claim or incur any costs, charge or expense without the written consent of the Insurer." A similar provision is found later in clause VI(2): "Except at his/her own cost, the Insured [Counsellor] shall not voluntarily make any payment, *assume any liability or obligations* or incur any expense, *unless incurred with the written consent of the Insurer.*"

While there have been a few reported cases which have suggest that, in some circumstances, these sort of legal problems can be overcome, no clear decision

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*Apology Act* - Continued from Page 5  
has been given by Canadian courts that

removes these legal impediments to a counsellor giving an apology to a wronged client when circumstances suggest that making such a statement would be ethically, morally or professionally appropriate.

## **THE LEGISLATIVE SOLUTION**

In a January 2006 discussion paper, the BC Ministry of the Attorney General proposed that new legislation be developed in BC to encourage the giving of full apologies as a way to help resolve disputes, including the resolution of complaints against health professionals like clinical counsellors.

Apparently this proposal was warmly received, because a few months later, on March 28, 2006, the Hon. Wally Opal, Attorney General, introduced for first reading in the BC Legislature Bill #16 (2006) to enact the new *Apology Act*. It is noteworthy that the explanatory note in that Bill addressed the same two legal problems that faced counsellors who want to apologize to their clients.

This Bill provides that an apology made by or on behalf of a person in relation to any civil matter does not constitute an admission of fault or liability by the person or a confirmation of a cause of action in relation to the matter, does not affect the insurance coverage available to the person making the apology, is not admissible in any judicial or quasi-judicial civil proceeding and must not be considered or referred to in relation to fault or liability in any such proceeding.

Bill #16 (2006) received Royal Assent on May 18, 2006 and, as a result, the new

*Apology Act* came into force on that day. The full text of this short Act is set out in Appendix A.

## **THE IMPLICATIONS OF THE NEW ACT**

As I noted above, before the new *Apology Act* came into force, counsellors faced two legal constraints that often limited their ability to give a wronged client a heartfelt apology. The first was that any apology a counsellor gave a client could later be used by that client as evidence in a civil law suit of that counsellor's liability. The second problem was that professional liability insurance contracts often made it difficult for a counsellor to give an apology to a wronged client without the Insurer's consent. Further, the lawyers who were hired by the insurance companies to defend counsellors were often reluctant to agree to such a step precisely because of the first problem; i.e. that an apology could be accepted by the court as an admission of the counsellor's liability.

Two sets of provisions of the new *Apology Act* should be of particular benefit in terms of resolving complaints that are filed against clinical counsellors, if not – and more importantly – reducing the number of such complaints in the first place.

## **REMOVING AN ADMISSION OF LIABILITY**

The first effect of the new Act can be found in clause 2(1)(a). Applying the definition of an apology found in section 1, this clause declares that, if a counsellor expresses to a client sympathy or

regret, or makes a statement that the counsellor is sorry, *whether or not the words or actions admit or imply an admission of fault in connection with the matter to which the words or actions relate* (my emphasis), then such a statement does *not* constitute an express or implied admission of fault or liability by the counsellor in relation to the subject of that apology. When this section is read in conjunction with subsection 2(2), the net legal effect should be that any statement given by a counsellor to a client that falls within the broad definition of an apology cannot be later used by that client in a civil proceeding to seek damages for alleged harm that resulted from the same events that led to that apology. Instead, if the client later sued the counsellor, the plaintiff client would have to provide other evidence of the counsellor's liability rather than introducing into court the counsellor's earlier apology. If the wronged client was to try to use the counsellor's apology as proof of or an admission of liability, the counsellor could use the new Act's provisions to block that use.

The new Act defines an apology as: "an expression of sympathy or regret, a statement that one is sorry or any other words or actions indicating contrition or commiseration, whether

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## How The Therapist Can Utilize The Trance State To Facilitate The Client's Trance Experience



*Mahmud Nestman, M.Ed., RCC, H.T.*

One of the challenges of the hypnotherapy process is assisting the client to make the transition from a primarily consciously-oriented state of awareness to a more inwardly focused, unconsciously-oriented state of awareness.

There are many induction techniques and procedures that are designed to help the client to let go of their attachment to a conscious mind-set and shift into a sense of connectedness with unconscious processes. An experiential approach that I find useful with some clients in the induction stage of trance is to enter into a light trance while focusing on my client. There are several benefits associated with this particular approach.

I can give my clients my undivided attention and be totally absorbed in their moment-to-moment responses.

I am implicitly modeling how to enter into the trance state and be present and connected while being in

trance. I am providing my clients with a focus for their attention. They have the opportunity to let their attention be absorbed in me, most particularly on my face.

I am demonstrating a letting go process. I am showing my clients how the letting go experience can unfold in a gentle, seamless way.

This approach appears to be particularly effective with individuals: a) who are reluctant to close their eyes during the induction stage of trance; b) who prefer or feel safer with an interactional experience of entering trance; or c) who find it difficult to step outside of their analytical minds.

As clients engage with this approach I have the option of noticing developing signs of trance that are observable when the clients eyes are open. These include: the lessening or loss of the blink reflex, eyelid flutter, eye fixation, pupil dilation, lessening of sideways tracking eye movements and the emergence of spontaneous eye closure.

When I allow myself to experience this light trance state and focus intently on my client, I usually begin to experience visual perceptual alterations. I have learned through checking-in with my clients that they are simultaneously having a

similar experience although many have not been aware of such an experience consciously until I ask them. These perceptual shifts are indications to both my client and myself that my client is experiencing trance.

When clients are securely settled at this level of trance, I can offer them the option of either continuing to stay in trance with their eyes open or to close their eyes and experience trance in another way.

In a well-known hypnotic communication of Dr. Milton Erickson he states "And my voice can go with you. And my voice will change into that of your parents,

*There are many induction techniques and procedures that are designed to help the client to let go of their attachment to a conscious mind-set and shift into a sense of connectedness with unconscious processes.*

your neighbors, your friends, your schoolmates, your playmates, and your teachers."

In a recent hypnotherapy session I used the aforementioned induction approach and my client chose to experience the total session with her eyes open. Afterwards, she shared part of her experience with me. "Your face began to change into many shapes and then it stopped and I was seeing the face of my grandparents. I am not sure what you were saying at that time but my grandparents were speaking some very powerfully supportive and encouraging things to me."

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# Journeys of Transformation

## RESIDENTIAL WORKSHOPS

The CURA Institute is presenting a residential workshop from **June 8 – 10, 2007**, facilitated by Mahmud Nestman.

This is an intensive personal growth workshop that supports individual healing within the climate of a creative and therapeutic group dynamic.

The workshop is limited to 12 participants and there is an open-ended agenda. Each person works on whatever is important and alive for them. Issues that emerge cover the spectrum of human experience: healing emotional wounds, spiritual emergence, transforming addictive behaviour, relationship concerns, creativity and right work.

Group process, one-to-one work in the group and intuitive personal rituals created by the participants are the main therapeutic approaches. The essence of the workshop is the facilitation of a deep connection with self, and authentic and compassionate communication with others. Music and poetry are also part of this transformational journey.

**For information about our free introductory evenings contact Mahmud Nestman at 604-733-3343.**

### LOCATION

Springbrooke Retreat Centre, nestled in the woods at the edge of Langley, BC.

### MEALS

Delicious home-cooked meals are a feature of the workshop. Specific dietary needs and requests are met.

### TIME

The workshop will begin Friday at 10:00 am and end on Sunday at 4:30 pm.

### WORKSHOP ASSISTANT

Pooneh Erfan has a certificate in Counselling and a background in art, music and dance. Her approach to counselling consists of looking within to find harmony and authentic forms of self-expression.



### COST

\$495 plus GST (shared accommodation) Flexible payment plan. This fee includes: tuition, accommodation and meals. Some scholarship assistance is available.

### DEPOSIT

A non-refundable deposit of \$150 is required to reserve a space. Cheques can be made out to: "CURA Institute for Integrated Learning"

### ON-GOING SUPPORT

An on-going support group and other options will be discussed at the workshop.

Mahmud Nestman, MEd, RCC, CCH, is a therapist, teacher and group leader with 30 years experience. He facilitates transformation through acceptance, compassion, encouragement and spontaneity.



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or not the words or actions admit or imply an admission of fault in connection with the matter to which the words or actions relate". While this statutory definition is necessary for the purposes of determining when someone has made an apology that should then be protected under section 2 of the Act, it does not go further a provide counsellors with much useful guidance concerning what in practice would be an effective or meaningful apology. In their 2004 article, John Gawthrop and Jocelyn Harris explained how a counsellor could best articulate an apology and offered suggestions as to its form, content and tenor. I will not repeat their useful observations here, but commend their earlier article for those details.

As of the date of writing, I can find no reported cases that have considered clause 2(1)(a) and subsection 2(2) of the new Act, let alone the definition of an apology. On the other hand, the plain language of these provisions should provide counsellors and their legal counsel with some comfort that providing a sincere, full and meaningful apology to a client will not come back later to haunt the counsellor in court. That said, I expect that, in order to avail him or herself of the benefit of these sections, the apology would have had to have been given by the counsellor *after* the new Act came into force; i.e. after May 2006.

## **INSURANCE COVERAGE ISSUES**

The new *Apology Act* also has implications for the companies that provide professional

liability insurance. As I noted above, some insurance policies require that the insured professional co-operate with the insurance company in the defense of any claim. Some policies expressly state that an insured professional is prohibited from voluntarily assuming or accepting liability or in settling a claim. A policy could even go so far as to state that, if the professional does something like give an apology to a client without the company's consent, then such an act would void the insurance coverage.

Clause 2(1)(c) of the Act appears to eliminate the above noted contractual

From a practical point of view and given the lack of judicial interpretations of this new legislation at this point in time, if a counsellor is considering giving an apology to a client, it would be prudent for that counsellor to talk to legal counsel prior to giving that apology to ensure that the counsellor would be protected by the new *Apology Act*.

limitations to a counsellor giving an apology. Specifically, this clause seems to remove the ability of an Insurer to later claim that an apology given by a counsellor to a wronged client, in particular one that was made without the Insurer's written consent, thus voids, impairs or otherwise affects the Insured Counsellor's coverage under that insurance contract.

Coupled with the limitation on the use of an apology in a later civil proceeding, in my view there is probably no need for the limitations currently found in professional liability contracts that could be viewed as preventing counsellors from giving heartfelt and meaningful apologies when they have erred. However,

these companies are not likely to remove these terms from their contracts, at least not in the near future. Instead, in the face of BC's new Act, insurance companies are probably going to take the position that, because this new legislation removes the legal effect of an apology (i.e. that it is an admission of fault that could have otherwise be used in court as evidence of liability), any heartfelt and meaningful apology that is given by a counsellor to a wronged client

would not now be viewed as a breach their contractual limitations. I anticipate that the insurance companies will take the position that, so long as the form and content of the counsellor's apology fits

within the Act and cannot be used as an admission of liability in a civil action, counsellor would not have breached any condition or limit of the policy.

Because BC's *Apology Act* is still new, there are no reported cases at this writing which have considered this particular effect. I expect that, if an insurance company was to refuse to cover a counsellor under its plan because that counsellor had given an apology to a client (and had done so after the effective date of the new Act), a reviewing court of law would should find that clause 2(1)(c) has the

effect of rendering such a contractual condition null and void. And therefore the Insurer must continue to protect the counsellor.

From a practical point of view and given the lack of judicial interpretations of this new legislation at this point in time, if a counsellor is considering giving an apology to a client, it would be prudent for that counsellor to talk to legal counsel prior to giving that apology to ensure that the counsellor would be protected by the new *Apology Act*.

### CONCLUSION

Giving a sincere apology to an aggrieved client can be a healing act for both the apologizing counsellor and the recipient and wronged client. With the new *Apology Act* in place, counsellors in BC are now freer to give apologies to their clients in appropriate circumstances, and to do so without fear that such statements could later be turned against them in a civil law suit or would breach their professional liability insurance policies, thus denying them coverage for their legal costs.

A counsellor's apology should be sincere, full and meaningful. The counsellor should take clear and direct responsibility for the wrong that was experienced by the client as a result of the counsellor's actions or omissions. This alone will go some distance to preventing if not later resolving complaints.

A final benefit of the new Act falls to the BCACC. With the removal of the legal impediments to giving apologies, the Inquiry Committee should also be able to achieve

more timely and satisfying resolutions of complaints that are filed against counsellors. The Committee should no longer be faced by claims from the lawyers of respondent counsellors that giving an apology to the client as a way to resolve a complaint could later be used against the apologizing counsellor.

## Appendix A Apology Act

S.B.C. 2006, c.19

### Definitions

1. In this Act:

"apology" means an expression of sympathy or regret, a statement that one is sorry or any other words or actions indicating contrition or commiseration, whether or not the words or actions admit or imply an admission of fault in connection with the matter to which the words or actions relate;

"court" includes a tribunal, an arbitrator and any other person who is acting in a judicial or quasi-judicial capacity.

### Effect of apology on liability

2(1) An apology made by or on behalf of a person in connection with any matter

(a) does not constitute an express or implied admission of fault or liability by the person in connection with that matter,

(b) does not constitute a confirmation of a cause of action in relation to that matter for the purposes of section 5 of the Limitation Act,

(c) does not, despite any wording to the contrary in any contract of insurance and despite any other enactment, void, impair or otherwise affect any insurance coverage that is available, or that would, but for the apology, be available, to the person in connection with that matter, and

(d) must not be taken into ac-

count in any determination of fault or liability in connection with that matter.

(2) Despite any other enactment, evidence of an apology made by or on behalf of a person in connection with any matter is not admissible in any court as evidence of the fault or liability of the person in connection with that matter.

Royal Assent: May 18, 2006



## THE ALOHA SPIRIT

a.k.a. "The Little Pink Booklet of Aloha"

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## THE ALOHA SPIRIT

a.k.a. The Little Pink Booklet of Aloha

by Serge Kahili King

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The Aloha Spirit is a well known reference to the attitude of friendly acceptance for which the Hawaiian Islands are so famous. However, it also refers to a powerful way to resolve any problem, accomplish any goal, and to achieve any state of mind or body that you desire.

In the Hawaiian language, aloha stands for much more than just "hello" or "goodbye" or "love." Its deeper meaning is "the joyful (oha) sharing (alo) of life energy (ha) in the present (alo)."

As you share this energy you become attuned to the Universal Power that the Hawaiians call mana. And the loving use of this incredible Power is the secret for attaining true health, happiness, prosperity and success.

The way to tune into this Power and have it work for you is so simple that you might be tempted to pass it off as being too easy to be true. Please don't let yourself be fooled by appearances. Take the time to try it out.

This is the most powerful technique in the world, and although it is extremely simple it may not prove easy, because you must remember to do it and you have to do it a lot. It is a secret which has been given to humanity over and over again, and here it is once more in another form. The secret is this:

**Bless everyone and everything that represents what you want!**

That's all there is to it. Anything that simple, however, does need some explanation.

To bless something means to give recognition or emphasis to a positive quality, characteristic or condition, with the intent that what is recognized or emphasized will increase, endure or come into being.

Blessing is effective in changing your life or getting what you want for three reasons: First of all, the positive focus of your mind stirs up the positive, creative force of the Power of the Universe. Secondly, it moves your own energy outward, allowing more of the Power to come through you. Thirdly, when you bless for the benefit of others instead of directly for yourself, you tend to bypass any subconscious fears about what you want for

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yourself, and also the very focus on the blessing acts to increase the same good in your life. What is so beautiful about this process is that the blessing you do for others helps them as well as you.

Blessing may be done with imagery or touch, but the most usual and easy way to do it is with words. The main kinds of verbal blessing are:

**Admiration** - This is the giving of compliments or praise to something good that you notice. E.g., "What a beautiful sunset; I like that flower; you're such a wonderful person."

**Affirmation** - This is a specific statement of blessing for increase or endurance. E.g., "I bless the beauty of this tree; blessed be the health of your body."

**Appreciation** - This is an expression of gratitude that something good exists or has happened. E.g., "Thank you for helping me; I give thanks to the rain for nourishing the land."

**Anticipation** - This is blessing for the future. E.g., "We're going to have a great picnic; I bless your increased income; Thank you for my perfect mate; I wish you a happy journey; May the wind be always at your back."

In order to gain the most benefit from blessing, you will have to give up or cut way down on the one thing that negates it: cursing. This doesn't mean swearing or saying "bad" words. It refers to the opposite of blessing, namely criticizing instead of admiring; doubting instead of affirming; blaming instead of appreciating; and worrying instead of anticipating with trust. Whenever any of these are done they tend to cancel out some of the effects of blessing. So the more you curse the harder it will be and the longer it will take to get the good from a blessing. On the other hand, the more you bless the less harm any cursing will do.

Here, then, are some ideas for blessing various needs and desires. Apply them as often as you like, as much as you want.

**Health** - Bless healthy people, animals, and even plants; everything which is well made or well constructed; and everything that expresses abundant energy.

**Happiness** - Bless all that is good, or the good that is in all people and all things; all the signs of happiness that you see, hear or feel in people or animals; and all potentials for happiness that you notice around you.

**Prosperity** - Bless all the signs of prosperity in your environment, including everything that money helped to

make or do; all the money that you have in any form; and all the money that circulates in the world.

**Success** - Bless all signs of achievement and completion (such as buildings, bridges, and sports events); all arrivals at destinations (of ships, planes, trains, cars and people); all signs of forward movement or persistence; and all signs of enjoyment or fun.

**Confidence** - Bless all signs of confidence in people and animals; all signs of strength in people, animals and objects (including steel and concrete); all signs of stability (like mountains and tall trees); and all signs of purposeful power (including big machines, power lines).

**Love and Friendship** - Bless all signs of caring and nurturing, compassion and support; all harmonious relationships in nature and architecture; everything that is connected to or gently touching something else; all signs of cooperation, as in games or work; and all signs of laughter and fun.

**Inner Peace** - Bless all signs of quietness, calmness, tranquility, and serenity (such as quiet water or still air); all distant views (horizons, stars, the moon); all signs of beauty of sight, sound or touch; clear colors and shapes; the details of natural or made objects.

**Spiritual Growth** - Bless all signs of growth, development and change in Nature; the transitions of dawn and twilight; the movement of sun, moon, planets and stars; the flight of birds in the sky; and the movement of wind and sea.

The previous ideas are for guidance if you are not used to blessing, but don't be limited by them. Remember that any quality, characteristic or condition can be blessed (e.g., you can bless slender poles and slim animals to encourage weight loss), whether it has existed, presently exists, or exists so far in your imagination alone.

Personally I have used the power of blessing to heal my body, increase my income, develop many skills, create a deeply loving relationship with my wife and children, and to establish a worldwide network of peacemakers working with the aloha spirit. It's because it has worked so well for me that I want to share it with you. Please share it with as many others as you can.

### **How to Enhance Your Power to Bless**

There is a technique practiced in Hawaii which enhances your power to bless by increasing your personal energy. It is a simple way of breathing that is also used for grounding, centering, meditation and healing. It requires no special place or posture, and may be done

while moving or still,

busy or resting, with eyes open or closed. In Hawaiian the technique is called pikopiko because piko means both the crown of the head and the navel.

### **The Technique**

1. Become aware of your natural breathing (it might change on its own just because of your awareness, but that's okay).
2. Locate the crown of your head and your navel by awareness and/or touch.
3. Now, as you inhale put your attention on the crown of your head; and as you exhale put your attention on your navel. Keep breathing this way for as long as you like.
4. When you feel relaxed, centered, and/or energized, begin imagining that you are surrounded with an invisible cloud of light or an electro-magnetic field, and that your breathing increases the energy of this cloud or field.
5. As you bless, imagine that the object of your blessing is surrounded with some of the same energy that surrounds you.

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### ***How The Therapist Can Utilize The Trance State***

Continued from page 7

At this time in trance, the tears dropping slowly from my client's eyes were showing how deeply she was moved. It seems that both my voice and my face went with my client and were important factors in her meaningful trance experience.

**Mahmud Nestman** is a Registered Clinical Counsellor practicing in Vancouver, BC, Canada. He has 33 years of experience in counselling, training mental health professionals and para-professionals, as well as working with groups and organizations in the areas of communication, team-building and conflict resolution. He is the founder and Director of the CURA Institute of Integrated Learning (ICCP School), a private post-secondary educational body which blends traditional and contemporary training approaches to resolve conflict and promote harmony within individuals, couples, families, groups, organizations and cultures.

Currently, he is a faculty member of the Centre for Leadership and Community Learning at the Justice Institute of British Columbia. Mahmud is also involved in Executive Training Programs and teaches courses in Team-building and Conflict Resolution.

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**Website:** <http://www.curainstitute.com/>

*"A goal without a date is just a dream."*

*Milton H. Erickson*

## *the script*

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***The creation of something new is not accomplished by intellect but by the play instinct acting from inner necessity. The creative mind plays with object it loves.  
Carl Gustav Jung***



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Aggregate	\$1,000,000
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Personal Injury & Advertisers Liability	\$1,000,000
<i>Medical Payments:</i>	
Per Person	\$2,500
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Deductible	\$500

**Total Annual Premium: \$340**

### Option 2:

Limits	\$2,000,000
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**Total Annual Premium \$ 375**

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- Crime
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### Contact:

Brenda Erickson CIP, CAIB  
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## FREQUENTLY ASKED QUESTIONS

### 1. What is professional liability insurance?

Professional liability insurance, also known as Errors and Omissions insurance or E & O insurance, insures a person and/or entity against claims made by third parties (clients, patients, customers) alleging negligence in the rendering of, or the failure to render, professional services.

### 2. Why do I need it?

At any time and in any given situation, a dissatisfied individual can choose to bring a complaint against you. When people sue, they usually name everyone they perceive as having had anything to do with the situation – you, your business, those with whom you share office space.

Regardless of who is negligent, it can take years for litigation to be dismissed. While you may be exonerated from liability, your attorney's fees can be staggering. Professional liability insurance helps relieve you from the financial burden of defending yourself in a malpractice lawsuit.

If you are providing a professional service or rendering a professional opinion, this coverage is highly recommended. In fact, many professions require you to have professional liability coverage before allowing you to practise.

Negligence suits arise from damages sustained due to failure to perform according to known standards of conduct in a specific field. The financial consequences of such suits, including the costs to defend them, can be severe. As a result, it is critical that professionals recognize their exposures to financial losses, and adopt effective means to deal with them.

### 3. What exactly does professional liability cover?

Generally, professional liability policies provide coverage for actual or alleged errors, omissions, breach of duty, misleading statements, and similar claims resulting from the negligent performance or non-performance of professional services. Most policies cover both the defense costs and settlements or judgments.

### 4. What is and why should I carry Commercial General Liability insurance?

Commercial General Liability insurance provides coverage for legal liability arising out of your negligence for third party bodily injury and property damage. It is a prudent business practice and often a contractual requirement to carry this coverage.

For example, a client comes to your place of business and trip on an extension cord that you failed to properly secure. They suffer a broken arm and break their laptop while they are trying to break their fall.





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**5. I have home insurance that includes liability coverage. I do not need Professional Liability or Commercial General Liability Insurance for my business too...or do I?**

While it is true that your home insurance includes liability coverage, it is limited to only cover acts arising out of your personal activities. The personal liability insurance provided as part of your home insurance package is intended to only cover your activities as an individual. Your home insurance policy will exclude coverage for any loss or damage arising from any commercial or business activities and any losses related to your profession or occupation.

The only exception to this would be if your home insurance has been endorsed to include liability for a specific home-based business. A word of caution when it comes to adding liability for your business to your home insurance...you will want to ensure that the liability will extend to cover your business activities off the premises, otherwise the coverage is restricted to your premises only. Professional liability coverage, however, is excluded from home-based business endorsements. It is important to discuss these issues with your home insurance broker.

For those operating a home-based business, you should be aware that home insurance usually only provides low limits of coverage on any business, books, tools, computers and other business related property. The minimal coverage that may apply, will only apply while such property is actually in your home. Once the property leaves the premises, (for example a laptop computer) coverage no longer applies.

For more information about Professional Liability, Commercial General Liability and Business Insurance please contact our office:

**HKMB INTERNATIONAL INSURANCE BROKERS**

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