

RI TAX COLLECTOR'S ASSOCIATION
Regular Meeting
September 26, 2018

A regular meeting of the Rhode Island Tax Collector's Association (RITCA) was held at Chelo's on the Waterfront, 1 Masthead Drive, Warwick, RI.

Present: Rosemarie Silva (West Warwick) – President
Caitlyn Choiniere (Lincoln) – Secretary
Marcy Alves (Richmond) – Treasurer
Charlene Randall (West Greenwich) – Meeting Coord. & Executive Board
Donna Sullivan (Cumberland) – Executive Board & DMV Committee Chair
Jane Steere (Glocester) – Membership Board Chair

Absent: Mary Lynn Caswell (Hopkinton) – Vice President
Rita Deane (Richmond-Retired) – Education Committee Chair

I. Program Presentation:

TOPIC: Less Stress, Improved Health, Increased Productivity

SPEAKER: Tom Speare – Tenth Gate Center for Yoga & Meditation, Inc.

INFORMATION MATERIAL/NOTES: See attached information about topics discussed during presentation.

II. Call to Order:

The regular meeting for RITCA was called to order by President Rosemarie Silva at 9:30 am.

III. Reports from Committees:

SECRETARY:

The membership voted to approve the minutes from the May 23, 2018 meeting. A motion to approve the minutes was made by Jane Steere and seconded by Marcy Alves. The motion carried unanimously.

TREASURER:

Treasurer Marcy Alves informed the membership that the current balance of the checking account was \$16,032.47. See attached. A motion to accept the Treasurer's report was made by JoAnn Santos and seconded by Caitlyn Choiniere. The motion carried unanimously.

LEGISLATIVE COMMITTEE: No Report Available

MEMBERSHIP COMMITTEE: No Report Available

EDUCATION COMMITTEE:

Charlene Randall informed the Association that the Study Guide and test for the Tax Collector's Certification is complete and the Study Guide has been emailed to all members. The membership gave Charlene a HUGE Thank You for all her work. A motion to approve the Education Committee report was made by Jane Steere and seconded by Caitlyn Choiniere. The motion carried unanimously.

DMV COMMITTEE:

Donna Sullivan just reminded the membership that the DMV block should be sent by November 15, 2018. A motion to approve the DMV Committee report was made by Caitlyn Choiniere and seconded by Charlene Randall. The motion carried unanimously.

IV. New Business:

Nomination and Election of Executive Board Members:

Executive Board Officers

President: Rosemarie Silva, Town of West Warwick
Vice President: Mary Lynn Caswell, Town of Hopkinton
Secretary: Caitlyn Choiniere, Town of Lincoln
Treasurer: Marcy Alves, Town of Richmond

Executive Board Members

Charlene Randall, Town of West Greenwich
Shaun Strobel, City of Pawtucket

Past President

Donna Sullivan, Town of Cumberland

Education Committee

Chair: Thomas Kane, Town of North Providence

Membership Committee

Chair: Jane Steere, Town of Glocester

A motion was made to accept the New Executive Board Officers/Members by JoAnne Santos and seconded by Kimberly Robitaille. The motion carried unanimously.

- Rosemarie informed the membership that the 2018 NRTCTA Conference in August was a great success and the tentative location for next year is Maine.

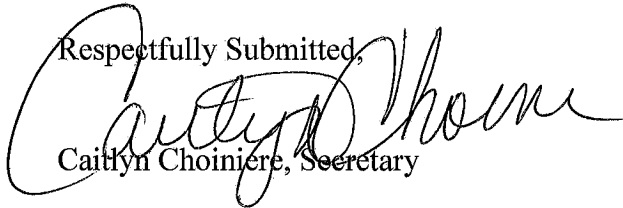
All the programs that were handed out at the conference will be made available on our website.

- The 2018 Vision Conference will be at Foxwoods, October 3rd thru October 5th.
- A possible presenter for January will be Quality Data Solutions, a collection software vendor that is popular in the state of Connecticut.

V. Adjournment:

Marcy Alves made a motion to adjourn. Donna Sullivan seconded the motion. The motion carried unanimously. The September 26, 2018 regular meeting of the RITCA was adjourned at 10:00 am.

Respectfully Submitted,

A handwritten signature in cursive script, appearing to read "Caitlyn Choiniere". The signature is written in black ink and is positioned over the typed name and title.

Caitlyn Choiniere, Secretary

Rhode Island Tax Collector's Association
Quarterly Meeting 9/26/18
Treasurer's Report

Last balance reported on 5/23/18: **\$15,556.02**

INCOME:

Yearly dues & meeting fees (5/23-9/20): **\$1548.00**

Meeting Sponsorship: Vision Government Solutions **\$300.00**

50/50 Raffle 5/23/18: **\$41.00**

TOTAL INCOME: **\$1889.00**

EXPENSES:

5/23/18 \$1230.35 Chelo's (5/23 meeting balance)

6/4/18 \$16.20 Mouseworks (website)

7/31/18 \$6.00 Mouseworks (website)

8/6/18 \$160.00 Northeast Regional Tax Collector's Assoc. sponsorship

TOTAL EXPENSES: **\$1412.55**

CURRENT BALANCE: **\$16,032.47**

Submitted by:

Marcy Alves
Treasurer
Rhode Island Tax Collector's Association



1-800-862-6200
 Call Citizens' PhoneBank anytime for
 account information, current rates and
 answers to your questions.

Business Account
 Statement

ROP-450
 PO Box 7000
 Providence RI 02940



1 OF 2

Beginning August 01, 2018
 through August 31, 2018

R. I. TAX COLLECTORS ASSOCIATION
 C-O MARCY ALVES
 5 RICHMOND TOWNHOUSE RD
 WYOMING RI 02898-1247

Business Checking

US759 1 1

SUMMARY

R. I. TAX COLLECTORS ASSOCIATI
 Business Green Checking
 2007-265-1

Balance Calculation

Previous Balance	16,192.47
Checks	160.00 -
Debits	.00 -
Deposits & Credits	.00 +
Current Balance	16,032.47 =

You can waive the monthly maintenance fee of \$9.99 by maintaining an average daily balance in your account of \$2,000 or by making 5 qualifying transactions that post to your account during the statement period.

Your average daily balance used to qualify this statement period is: \$16,135
 Your number of qualifying transactions this statement period is: 1

Your next statement period will end on September 28, 2018.

Previous Balance

16,192.47

TRANSACTION DETAILS

Checks* There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
1113	160.00	08/21			

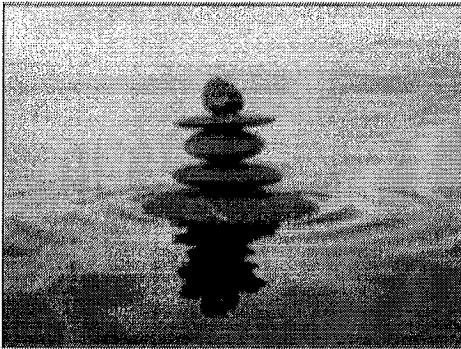
-	Total Checks	160.00
=	Current Balance	16,032.47

Daily Balance

Date	Balance	Date	Balance
08/21	16,032.47		

Tenth Gate WorkPlace WellBeing Program

Less Stress . Improved Health . Increased Productivity



What is it?

The Tenth Gate WorkPlace WellBeing program is designed to provide weekly opportunities for managing stress through one hour yoga and one hour mindful relaxation classes. By providing consistent access to classes through a series format, we help our clients develop momentum for their efforts to achieve a balance in work and life. We believe the weekly contact rapidly promotes the formation of healthy new habits and practices, as opposed to quarterly or less frequent intervals.

In clinical studies over the past 40 years, research has shown that in as few as eight weeks, meaningful progress can be made through yoga and mindfulness practices in the awareness and management of stress. Hand-in-hand with the recognition and implementation of these practices are physical benefits, most commonly seen in lower blood pressure, improved sleep patterns and mental clarity.

The Tenth Gate WorkPlace WellBeing program is not a "quick fix," but rather a longer-term approach to the chronic level of stress present in everyday life.

How Does the Program Work?

The programs are set up in eight week modules taught once a week. The specific classes can be held during the mid-day or after hours. The classes are one hour in length and are a combination of hands-on instruction, practical experience, dialogue and feedback/Q&A.

What Does the Program Cost?

The typical eight week module is \$96.00 per person. The modules are set up with payment due before the start of the course.

How Do I Learn More About this Program?

Contact Thomas Speare, Director of Corporate Programs
tom@tenthgateyogacenter.com
401-683-9642

**TENTH
GATE
YOGA**

ABOUT TOM: Tom is Co-founder and Director of Corporate Programs at Tenth Gate. He is a certified Kundalini Yoga & Meditation Teacher at the E-RYT500 level and has been teaching yoga and meditation since 2007. Tom has studied with master teachers Hari Kaur Khalsa (NYC), Guru Singh (LA) and Yogi Amandeep Singh (Canada and India). Tom also leads the Tenth Gate WorkPlace WellBeing Program, bringing yoga, mindfulness and meditation to WorkPlaces across Southern New England and beyond. A gifted speaker, Tom is known for his grounded and heart-centered approach to teaching.

TENTH GATE YOGA

Mindfulness & Meditation Program

10 Benefits of Breath of Fire

- ◆ Cleanses the blood in 3 minutes. It also takes an average of 3 minutes for the liver to filter the blood completely. This is why beginners sometimes feel lightheaded or a little queasy. The blood is being oxygenated rapidly, and the toxins are rushing through the liver. After very little practice, however, there is no unease, but rather the breath becomes very invigorating and energizing.
- ◆ The solar plexus, at the level of the navel, contains a lot of naturally stored energy. This is known as the center of personal will power, which is why we use phrases like "fire in the belly" and "she's got guts."
- ◆ Causes the nervous system to increase its voltage and fire properly.
- ◆ Changes the brain waves creating a global alpha rhythm when practiced properly.
- ◆ Expands lung capacity.
- ◆ Increases physical endurance.
- ◆ Strengthens the navel point, which as mentioned previously is the core will center. This added strength gives mental constancy and the ability to focus and follow through on your promises. (The guts to follow through on what you say you will do.)
- ◆ Assists in the overcoming of addictions by cleansing the toxic effects of smoking, drugs, sugar, alcohol and caffeine.
- ◆ Increased mental and physical energy in the entire system.
- ◆ Releases deeply rooted toxins in the lungs, mucous membranes, blood vessels and cells.

**Takeaways from the stress management talk at the meeting of the
RI Tax Collector's Assn. on Wed. Sept. 26th.**

- **There are 3 things you can practice daily/weekly to manage the level of stress in your life.**
 - **Be in silence/stillness for 5 minutes every day - purchase a good quality noise cancelling headphone or earplugs**
 - **Spend time in total darkness each week - purchase a good quality eye mask**
 - **Use your breath to slow yourself down: slower the breath = slower the mind**

- **For helping get to sleep, hold the right nostril closed and breathe only through the left nostril. Five minutes or less of left nostril breathing should relax you enough to fall asleep.**

- **Use long deep breathing to calm down from a stressful situation or event. (3 minutes at least)**

- **Use breath of fire to clear the fog in your mind. (3 minutes at least)**

- **Use alternate nostril breathing to balance out your mental state. Can also be used in place of long deep breathing to relax you. (3 minutes at least)**

Long Deep Breathing-How to do it:

Make your spine straight, whether you are sitting, standing, or lying down. This whole breath is done very slowly and consciously, and the air moves in and out through your nose, not your mouth.

INHALE

Then slowly move your belly outward. As you do this, you are automatically drawing your diaphragm down.

As your diaphragm moves down, it pulls the bottom of your lungs down, thereby pulling air into the bottom of your lungs as a bellows action. Allow your bottom ribs to expand, and then expand the upper ribs to bring air into all of your lungs!

EXHALE

Now slowly move your belly in.

This pushes your diaphragm up, and pushes the air out of the bottom of your lungs. Contract your bottom ribs, and then the upper ones for a full exhalation.

PACE

Do this as slowly and fully as you can comfortably do it. And be sure that the length of your inhale equals the length of your exhale!

Once you get it, you can even change your breathing habit to be Long, Deep Breathing. Your nerves will be quieter; you will be more open, relaxed and creative.

What Long Deep Breathing Will Do for You

- **Relax and calm you**
- **This relaxation is of an active rather than a passive kind. It will re-tune and reset your brain so that correct decisions will flow automatically in a crisis situation.**
- **Filling of the lungs to capacity will feed your electro-magnetic field. Revitalizing and re-adjusting your magnetic field will make you less liable to fall victim to accidents, sickness and negativity.**
- **Pump the spinal fluid to the brain, giving greater energy**
- **Regulate the body's pH (acid/alkalinity), which affects your ability to handle a stressful situation**
- **Reduce and prevent toxic buildup caused by not clearing the mucous linings of the small air sacs (alveoli) of the lungs**
- **Stimulate the production of chemicals (endorphins) in the brain, which eliminate the tendency to depression.**
- **Cleanse the blood**
- **Energize & give greater alertness and awareness due to the life force (Prana) in oxygen.**
- **Give clarity, cool-headedness, and positivity**
- **Aid in releasing blockages in meridian energy flow**
- **Activate and cleanse nerve channels**
- **Aid in speeding up healing, emotional and physical**
- **Aids in breaking subconscious undesirable habit patterns and addictions**
- **Reduce insecurity and fear**
- **Restore the aura**
- **Give capacity to control your negativity and emotions**

Alternate Nostril Breathing (Nadi Sodhan)

How to do Alternate Nostril Breathing:

- **In this pranayam, the breath is always relaxed, deep and full.**
- **Have the left hand in your lap.**
- **Use the thumb of the right hand to close the right nostril, and the index finger or ring finger of the right hand to close the left nostril.**
- **Close the right nostril and gently and fully inhale through the left nostril.**
- **Then close the left nostril and exhale through the right nostril.**
- **Then inhale through the right nostril.**
- **Close the right nostril and exhale through the left nostril.**
- **Continue repeating, alternating nostrils after each inhalation.**

Benefits of Alternate Nostril Breathing:

- Creates whole brain functioning by balancing the right and left hemispheres.
- Is both integrating and grounding.
- Purifies the ida and pingala nadis gently.
- Creates a deep sense of well-being and harmony on the physical, mental, and emotional levels.
- Can help with headaches, migraines, and other stress-related symptoms.
- **Inhale left, exhale right:** Helps to make you calm and integrates unwanted negative emotions and stress.

Excellent by itself before bed.

- **Inhale right, exhale left:** Gives clarity, and positive mood. Helps us to focus on what is important.

Nadi Cleansing (“U” Breathing): A powerful, classical technique which utilizes Nadi Sodhan as well as Alternate Nostril Breathing Breath Ratios.

Breath Ratios

When breathing in different breath ratios, we are changing the amount of time that we take to inhale, hold, and exhale the breath. In general, we breathe in an equal breath ratio—equal inhale, equal exhale.

Consciously using different breath ratios can yield varied effects.

By emphasizing inhaling, the sympathetic part of the autonomic nervous system boosts the heart rate and blood pressure, boosts alertness and stimulates us.

By emphasizing exhaling, the parasympathetic nervous system slows the heartbeat and relaxes the circulation, nerves, and digestive system. It relaxes us and promotes elimination, both physically and emotionally.

Left Right Nostril Breathing

Through the simple mechanism of closing or opening one of the nostrils, the yogi has a wide array of techniques to control his moods and energies. The quality of Prana processed through the two nostrils differs correspondingly with the qualities associated with the two sides of the brain. The nerves going out from the two brain hemispheres cross at the level of the eyebrows. The left hemisphere is connected to the right side of the body and right nostril, and the right hemisphere to the left side of the body and left nostril. We breathe predominantly through one nostril or the other at any given time. The dominant nostril alternates rhythmically every 90 to 150 minutes. The length of the cycle reflects universal rhythms, individual temperament, and the personal state of mental and physical balance. The rhythm itself is mediated mainly through structures in the hypothalamus and pituitary, though other areas in the brain are also involved. You may use the technique of inhaling and exhaling exclusively through either the left or right nostril in order to benefit from the quality associated with that nostril. For instance, breathe exclusively through the left nostril to deal with compulsive eating habits.

Breathing through the left nostril is associated with:

- Ida, the nadi which ends at the left nostril
- Apana, the cleansing energy
- The Moon energy—cooling, receptive
- Calmness
- Empathy
- Sensitivity
- Synthesis

Breathing through the right nostril is associated with:

- Pingala, the nadi ending at the right nostril
- Prana, the nurturing energy
- The Sun energy—warming, projective
- Vigor
- Concentration
- Alertness
- Readiness-for-action
- Will power

How to Do Breath of Fire

Regular breathing is an inhale-pause-exhale-pause-inhale-again cycle. The pauses are needed between the inhalation and exhalation so that all the breathing muscles can change gears to move from an inhalation process to an exhalation process (and vice versa). However, in Breath of Fire, it is the navel point that creates the breath cycle by its rhythmic contraction and relaxation. Since the movement of the navel is the only factor actively involved, there is no need for that regular pause and the breath becomes a continuous exhale-inhale cycle.

In Breath of Fire we use the navel point to actively control the exhalation. (The muscular control area for the navel point is about one-and-one-half inches below the belly button.) Pulling in on the navel point squeezes the lower abdomen and pushes the diaphragm upward. This compresses the lungs and forcefully expels the air out of the lungs.

To inhale, we relax the navel pressure, which allows the lungs to decompress. As the lungs decompress, air flows inward, and we passively inhale. In the beginning, students often become so absorbed in the effort of exhalation that they do not fully relax the navel after each exhalation. Consequently, as they continue the Breath of Fire, they build up uncomfortable tension in the diaphragm and abdomen. It is valuable to slow down, and allow both the contraction and relaxation phases of Breath of Fire to have their required time. On the inhalation, mentally vibrate "Sat" and on the exhalation, mentally vibrate "Naam." Put the emphasis on the rhythm and the speed will develop gracefully over time. The breath will become powerful, rhythmic, and rapid (2 to 3 breaths per second once one achieves proficiency).

Posture counts in Breath of Fire and it is important that the spine is straight and the rib cage is lifted so that the weight of the upper body does not hamper the pulsation of the navel. The body stays relatively still and relaxed, only the navel point is vigorously working. Breath of Fire is through the nose (unless otherwise stated) and the inhalation and exhalation are of equal duration.

The 4-7-8 Sleep Technique

Sleepless and Stressed

It was the week before my best friend's wedding, and my anxiety (nerves, plus excitement) had reached epic levels. I wasn't sleeping, to say the least. Part of that had to do with the maid of honor speech I would be giving. I was terrified and could not shut my brain off to fall asleep at night.

After day three of lying awake until the wee hours of the night, I sheepishly admitted to her that I was too nervous to fall asleep, and she—the bride, who was sleeping like a baby the week before her own wedding—told me I needed to try the “4-7-8” breathing trick.

She happens to be a licensed wellness practitioner who studies meditation, stress, and breathing techniques, and told me it would change my life.

You simply breathe in through your nose for four seconds, hold your breath for seven seconds, and exhale through your mouth for eight seconds.

She explained that the studied combination of numbers has a chemical-like effect on our brains, and would slow my heart rate and soothe me right to sleep that night. “It works,” she told me. “It's crazy.”

How it Works

I couldn't wait to put the trick to the test, and to my complete disbelief, I woke up the next morning unable to even remember getting to the eighth second of the exhale because it knocked me out that fast. For the next four nights leading up to the big day, even as my stress increased, I was able to fall asleep the minute I tried the 4-7-8 trick. I also used it to relax in the moments leading up to the speech.

When you feel stressed or anxious, adrenaline courses through your veins, your heart beats at a rapid rate, and your breathing becomes quick and shallow. So before I get into the specifics behind how the 4-7-8 breathing trick works, I wanted to explain in my own words what it feels like when you try it. To me, the effect of the breathing technique feels almost like a sedative drug, because in order to hold your breath for seven seconds and then to exhale for eight—when your breath is so shallow and short—your body is *forced* to slow your heart rate. It has no choice. Holding your breath, and then slowly, deliberately exhaling for eight seconds, causes a chain reaction. It feels like going from a mad-dash sprint to a finish line to a slow, leisurely, calming stroll through the park.

When you first start, you'll be desperate to just take in another breath, or you'll want to speed up your counting, but if you stick to the numbers (or at least try to), and don't take any breaks (in other words, consecutively repeat the 4-7-8 without resuming regular breathing), you can literally *feel* your heart rate slow down, your mind get quieter, and your whole body physically relax. It washes over you like a calming, relaxing drug. I can never remember getting past the first set of 4-7-8.

Do you know the feeling of being put under by anesthesia, where you are conscious, and the next thing you remember is waking up? That's what this is like for me: As soon as I start the practice, the next thing I remember, I'm waking up in the morning and can't even remember beginning the 4-7-8 count the night before. *Crazy*.

Now to the more technical details: People who are stressed or anxious are actually chronically *under-breathing*, because stressed people breathe shortly and shallowly, and often even unconsciously hold their breath. By extending your inhale to a count of four, you are forcing yourself to take in more oxygen, allowing the oxygen to affect your bloodstream by holding your breath for seven seconds, and then emitting carbon dioxide from your lungs by exhaling steadily for eight seconds. The technique will effectively slow your heart rate and increase oxygen in your bloodstream, and may even make you feel slightly lightheaded which contributes to the mild sedative-like effect. It will instantly relax your heart, mind, and overall central nervous system because you are controlling the breath versus continuing to breathe short, shallow gasps of air.

How it Can Work For You

Mindful breathing practices have been a part of yoga and Eastern wellness modalities for centuries, but aren't as popular in Western culture. The most well-known champion of the 4-7-8 breathing technique in the U.S., who is somewhat responsible for the prevalence that the technique does have amongst integrative medicine practitioners, yogis, and those in search of stress reduction and overall relaxation, is Harvard-educated [Dr. Andrew Weil](#).

Though I'm not promising or claiming (nor does Dr. Weil) that practicing this breathing technique can fight disease or provide clinical benefits, I can tell you one thing: If it affects you like it did me, it will help you fall asleep *way* faster. Not only is it free, it also works for a number of different instances. In addition to using it to fall asleep in a pinch, you can practice it if you wake up in the middle of the night and find yourself thinking about something you have to do the next day, in order to fall *back* asleep; if you are nervous before an event (like a wedding, or giving a speech); if you are angry about something and want to calm down. My friend (the bride-to-be who slept like a baby the week before her wedding), who gets nervous to fly, uses it before flights and during if the plane encounters turbulence.

It is now what I use to fall asleep every single night, and each morning, I'm amazed at how well it worked.

Check out [Dr. Weil's site](#) if you are interested in further reading, and tell me what you think about this trick in the comments below. For more ways to improve your sleep quality and get more of it, check out our story [here](#).