



Real Health Insurance

Tips on "Insuring" Good Health in Your Retirement Years

Many people spend a lot of time and energy saving, investing and planning for retirement. Unfortunately, most of these people will develop chronic and degenerative health problems as they age, which diminish the quality of life they experience in their senior years. It won't do any much good to have a fat bank account if they die of a heart attack or cancer, or suffer from crippling arthritis or other conditions that prevent them from enjoying life as they grow older.

So, when we are planning and preparing for our senior years, we ought to invest some time, effort and money into improving and maintaining our health at the same time. And remember that government health care programs like Medicare and private health insurance policies don't really insure good health. All they cover is the costs of disease care—the use of drugs and surgery to treat symptoms of disease *after* they develop. This is *not* the same as investing in creating good health.

Senior Citizens and Prescription Drugs

It's no secret that senior citizens have more health problems and take more medications than any other age group. According to the United States Agency for Healthcare Research and Quality, in 2005 Americans 65 years and older spent \$70.2 billion dollars on prescription drugs, with \$48.4 billion (69%) of that being provided via Medicare. Total drug expenses for all age groups during that same year totaled \$198.9 billion. So the age 65 and over bracket accounted for 35% of the prescription market.

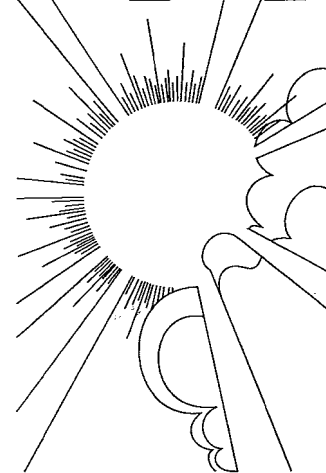
The top five classes of drugs used by senior citizens are 1) cardiovascular medications (such as heart and high blood pressure medications), 2) metabolic agents (such as cholesterol-lowering and antidiabetic agents), 3) central nervous system agents (pain relievers, brain medications, etc.), 4) gastrointestinal drugs (antacids, acid blockers, etc.) and 5) hormone replacement therapy. From this, we can conclude that the most critical health concerns facing senior citizens are cardiovascular problems, diabetes and cholesterol management, pain and mental function, digestive upset and menopausal symptoms.

It would be great if these drugs were actually improving the health of senior citizens, but more often than not, they aren't. Americans use more prescription drugs than any other country, yet have some of the lowest health statistics of any industrialized nation. All one has to do is take a close look at the quality of life of those taking these medications to realize that drugs aren't improving the health of senior citizens.

Our goal in this issue of *Sunshine Sharing* is to provide some suggestions on how one can invest in creating real health. We'll also look at some natural alternatives to the top five categories of drugs listed above. Our goal is to help everyone, both young and old, to learn how to build real health. The younger we are when we start doing this, the better off we will be and it's never too late to get started, because unlike financial investment plans where the benefits won't be received until many years in the future, investing in one's health reaps immediate positive benefits as well as future ones.

Look inside for some great tips for investing in your own radiant health...

SUNSHINE SHARING



Your guide to better health the natural way.

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Important Notice

The information in *Sunshine Sharing* is for educational purposes only and should not be used to diagnose and treat diseases. If you have a health problem, we recommend you consult a competent health practitioner before embarking on any course of treatment.

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Investments for Creating Radiant Well-Being and Longevity

Investing in your health isn't all that complex. It doesn't even require that much self-discipline. Self-discipline suggests some type of self-deprivation, but caring for your health is the exact opposite of self-deprivation. Instead, it is self-nurturing.

What it takes to invest in one's health is a change of habits. You simply start investing in health by forming positive health habits. Once you start making these investments and notice how much better you feel, you'll want to keep investing because the physical, mental and emotional dividends will become obvious. So, here is a checklist of places to invest time, energy and money in your health.



Eat Quality Food

Obviously, good nutrition is the place to start. The basic investment rule here is simple; avoid putting your money into refined and processed foods and purchase whole, natural and organically-grown foods instead.

The most important dietary habit you can establish is to eat five to seven 1/2 cup servings of fresh fruits and vegetables every day. It's also important to select whole grain products and natural sugars (such as raw honey, xylitol, organic natural brown sugar, etc.) over their refined and processed counterparts. If you crave sugary snacks and white flour products, you need to eat more healthy fats and protein.

When selecting fats, avoid margarine, shortening and partially hydrogenated vegetable oils. Instead, use olive oil, organic butter and cream from grass-fed cows, coconut oil, avocados and nuts as good sources of quality fats. Starting your day with a tablespoon of coconut oil will greatly reduce sugar cravings, too.

Food is both the fuel that energizes your body functions and the source of raw materials to produce healthy structures. Eating cheap junk food is no way to save money. It will reduce your energy, weaken your tissues and you'll wind up spending far more in doctor and hospital bills than you saved by eating low quality food.

Use Appropriate Supplements

Even if you're eating a healthy diet, you can take out some additional health insurance by selecting a few well-chosen supplements. These can be general supplements, designed to support overall nutrition, or specific supplements to address common health concerns associated with aging. Here are a few ideas for some basic supplements. Suggestions for more specific supplements are found on page three.

Super Trio is a great basic program containing three important supplements, Super Supplemental, a high quality multiple vitamin and mineral; Super Omega-3, a source for the essential omega-3 fatty acids; and Super ORAC, a powerful antioxidant blend. Super Trio can provide basic nutrients that may be lacking in the diet, reduce the inflammation and oxidative damage associated with aging and degenerative disease and support general health.

Three other basic supplements to consider are **Chinese Mineral Chi Tonic**, **Thai Go** and the recently improved **Ultimate GreenZone**. Mineral Chi Tonic contains trace minerals which help ensure healthy tissue function and tonic herbs that enhance energy

production, reduce stress and balance hormones. These tonic herbs are traditionally used to counteract the effects of aging.

Thai-Go is a delicious juice made from antioxidant fruits and herbs. It reduces the free radical activity believed to be responsible for aging and the development of chronic and degenerative disease.

Ultimate GreenZone is a whole food supplement. It supplies extra nutrients to insure the body is getting what it needs. In many ways, GreenZone is even better than a multi-vitamin because it supplies numerous trace elements found in whole foods that science may yet discover are critical to our health.

Drink Water and Breathe Deeply

Two very simple things one can do to insure one's health are to drink plenty of pure water and practice deep breathing. For optimal health one needs to drink about 1/2 ounce of water per pound of body weight every day. Practicing any form of deep breathing will also greatly benefit one's health. These two practices alone can reduce pain and inflammation throughout the body while increasing energy levels and overall health.

Balance Rest and Exercise

It is very important to stay physically active as one grows older. A rigorous exercise program isn't necessary, but some form of moderate physical activity such as walking, swimming or gentle bouncing on a mini-trampoline is essential to good health. The lymphatic system stagnates when we aren't breathing deeply and moving around. This causes toxins to accumulate in the system and contributes to aging and degenerative disease.



Of course, it's also important to balance activity with rest. As we grow older, it's natural to slow down a little. Taking short naps or otherwise resting when we are tired is good for our health. It's also important to get a sound night's sleep, something that often becomes a challenge as we get older.

If you're having trouble sleeping, there are numerous herbs and supplements that can help such as **Herbal Sleep** or **Nervous Fatigue Formula**. Talk to the person who gave you this newsletter for guidance.

Additional Help and Information

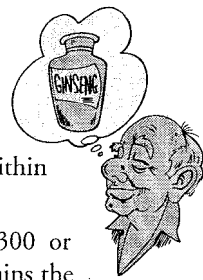
For more information on helping insure your health as you grow older or for natural remedies for problems associated with aging, or for assistance with other health concerns, talk to the person who gave you this newsletter. They have additional hand-outs and resource materials to help you. You can also consult some of the following sources for more information:

An Elders' Herbal: Natural Techniques for Health and Vitality by David Hoffmann

You: Staying Young: The Owner's Manual for Extending Your Warranty (You) by Michael F. Roizen and Mehmet C. Oz

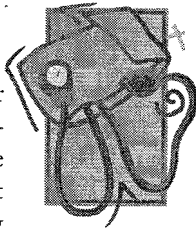
The Comprehensive Guide to Nature's Sunshine Products by Tree of Light Publishing

Natural Alternatives to the Top Five Categories of Drugs Used by Senior Citizens



On page one, we mentioned the top five categories of drugs used by citizens aged 65 and older.* We also mentioned how these drugs may be relieving symptoms, but are not improving overall health. Here are some natural alternatives to these categories of drugs that can actually improve health rather than just treat symptoms.

Cardiovascular Drugs



With cardiovascular disease accounting for half of all deaths, it's little wonder that cardiovascular drugs are number one. Nearly three quarters of all Medicare patients are on at least one cardiovascular medication. The interesting thing about this is that cardiovascular disease as we know it was rare prior to 1900 and practically non-existent in traditional cultures. This means it is an illness largely brought on by modern diets and lifestyles.

So, if cardiovascular health is a concern to you, the place to start is with the basic health investments listed on page two. It's also a good idea to regularly use herbs that enhance cardiac health such as garlic, capsicum, hawthorn and ginkgo. Two great formulas to consider are **Capsicum, Garlic and Parsley** and **Ginkgo and Hawthorn**. These formulas can help maintain blood pressure, improve blood flow to the heart, brain and extremities and reduce the risk of heart attack and stroke.

Using **Mega-Chel** as part of an oral chelation program can dramatically improve circulation throughout the body. The Mega-Chel oral chelation program has enhanced mental clarity, improved macular degeneration, helped with diabetic neuropathy, reduced blood pressure and relieved coldness in the extremities in numerous people. Talk to the person who gave you this newsletter for instructions on how to use Mega-Chel to improve circulation.

If high blood pressure is a concern, **RG-Max** may be helpful. It supplies L-arginine, an amino acid that enhances nitric oxide production to dilate blood vessels and improve blood flow. **Blood Pressurex** is another supplement that also helps reduce blood pressure in many people.

Metabolic Regulators

Metabolic regulators are drugs that help to lower cholesterol, treat diabetes or otherwise alter metabolism. The best way to regulate your metabolism is with diet. Avoiding refined sugars and processed grains and oils, while eating lots of fresh fruits and vegetables, high quality fats and proteins is the best way to keep cholesterol and blood sugar balanced. However, there are supplements that can help, too. Let's start with cholesterol.

Before seeking to lower one's cholesterol, the first question to be asked is: does your cholesterol really need to be lower? Contrary to popular belief, cholesterol is not the cause of heart disease and lowering cholesterol with drugs like statins does not necessarily reduce your risk of dying of heart disease. If your cholesterol is between 200

and 250 don't worry about it; you're actually within a healthy and perfectly normal range.

If your cholesterol is actually high (say 300 or above), consider using **Red Yeast Rice**. It contains the natural compounds from which statin drugs were originally produced and is much safer.

Better yet, just increase your intake of dietary fiber. A fiber supplement like **LoClo** or **Nature's Three** will absorb cholesterol released from your liver and gall bladder and will remove it from your body. It will also help protect you against colon cancer, regulate your blood sugar and improve your general health.

If blood sugar problems are present, two great supplements to consider are **Target P-14** and **Sugar Reg**. Both of these supplements supply herbs and nutrients that reduce insulin resistance and help to improve blood sugar levels.

Nervous System Remedies

This class of drug remedies includes pain relievers, remedies for memory loss and mood disorders like depression. Again, making the investments discussed on page two will go a long way to preventing and relieving these problems. Specific supplements can also be taken to help.

Arthritis and other inflammatory conditions that cause pain and decreased mobility are common among the elderly. Pain medications may provide temporary relief, but do little to actually fix the problem. Consider taking **Joint Support**, a tried and true herbal formula that has helped people for decades. Joint Support helps reduce inflammation and pain, detoxify the body, balance the pH and supplies minerals for healthy bones and joints.

Another supplement many people find helpful is **EverFlex**. This blend of glucosamine, chondroitin, MSM and hyaluronic acid also helps reduce inflammation and pain while assisting the rebuilding of damaged joints. As a general remedy for pain, **IF Relief** may be helpful. It contains pain relieving and anti-inflammatory herbs and nutrients.

For enhancing memory and brain function, **Ginkgo/Gotu Kola with Bacopa** is an excellent choice. It enhances circulation to the brain and acts as a general tonic to improve memory and cognitive function. To protect the brain against free radical damage and memory loss, consider **Brain Protex**, a blend of antioxidants and nutrients to enhance the brain cells responsible for memory.

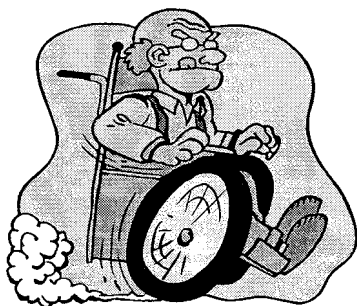
Gastrointestinal Medications

Many elderly people suffer from digestive system problems. This is because levels of hydrochloric acid and digestive enzymes tend to decline with age. Believe it or not, the most common cause of acid indigestion isn't excess stomach acid; it's actually due to a deficiency of hydrochloric acid and enzymes in the stomach. Taking antacids and acid blockers only makes the problem worse.

What is more likely to help is to take **Food Enzymes** or **Proactazyme** to enhance digestion. If acid reflux is a problem, get

Continued on page 4

* Source: *The Top Five Therapeutic Classes of Outpatient Prescription Drugs Ranked by Total Expense for the Medicare Population Age 65 and Older in the U.S. Civilian Non institutionalized Population*, 2005 by Anita Soni, PhD www.meps.ahrq.gov



Don't Just
Get Older,



Get Older and Better

**Invest in your most important asset, your health,
to feel great both now and when you retire.**

checked for a hiatal hernia and use **Digestive Bitters** to reduce the acid reflux and promote better digestion at the same time.

When elderly people are losing weight and becoming thin and pale due to poor digestion and metabolism, the Chinese formula **Spleen Activator** can help. It enhances digestion and improves metabolism and utilization of proteins.

Hormone Replacement Therapy

In 2003, hormone replacement was the third leading class of drugs prescribed to elderly patients. By 2005, it had dropped to fifth place, probably due to concerns over the safety of hormone replacement therapy. Fortunately, there are safe natural alternatives that can help to balance hormones in the elderly.

Ginseng, for example, has been used as a tonic for the elderly for thousands of years both in Asia and by Native Americans. It reduces

stress, enhances immunity and improves energy. Just one capsule of **Wild American Ginseng** or **Korean Ginseng** per day can make a big difference. For those whose general health and immunity is weak, consider **Trigger Immune**. This is a general tonic for improving overall health and is a great hormone balancer for the elderly.

Low levels of hormones can be enhanced with **DHEA-F** for women and **DHEA-M** for men. DHEA is a building block for estrogens and androgens like testosterone and may have anti-aging characteristics for people with low levels of it.

Another natural hormone replacement product is **IGF-1** made from deer antler velvet. Deer antler velvet has been used in Asia to enhance function of the immune system and sexual performance, slow aging and promote cell growth and repair.

For more options, talk to the person who gave you this newsletter. They can help you with additional information.