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MESSAGES from the Masters

TAKE A PROACTIVE APPROACH TO YOUR HEALTH by Denis Waitley

Think of your body as a high-powered, finely-engineered transportation vehicle. Your body is powered by your own intake. The food you eat is the fuel that energizes the vehicle. What you put in your fuel tank is burned by your high performance activity or - in the case of low-octane, junk food - is deposited in your engine. Think of your mind as the driver who takes control of and steers your body to victory or hits the wall. Your body is very much like a car. Drive it without proper fuel or maintenance and it will fall apart. You take it for granted to get you where you want to go, until it breaks down. Then it disrupts your way of life. Like your car, your body only speaks to you by exception. You only notice it when it is damaged or inoperative. But, unlike your car, the spare parts business for your body is not a viable option at present.

To combat disease and aging, you need to keep your bones, joints and muscles flexible and strong. The right exercise means weight-bearing exercise, not simply aerobics. First, check with your physician who can assess your general condition and advise you

about healthy levels of activity. Second, be aware that the effectiveness of exercise depends as much on enjoyment as on the nature of activity itself.

Just as important, if not more important than daily exercise, is proper nutrition. What you eat has a major impact on degenerative diseases. Do eat a low fat diet. Keep your fat intake to 15 percent of all daily calories. Do eat a low salt diet. Use a potassium-based salt substitute on the table and in cooking. Do eat a high-fiber diet. Fiber protects the colon from cancer, lowers cholesterol and stabilizes blood sugar. Do eat a low-sugar diet. Use a little fructose in place of table sugar. Eat complex carbohydrates in place of sugar and look for carbohydrate drinks sweetened with zylitol. Do drink clean water. Drink bottled or home-distilled water, as much as eight glasses per day.

Do eat an alkaline diet. Our high-fat, high-sugar diet creates acidity. So many people are now acidic that we spend hundreds of millions of dollars on antacids every year.

Do eat the right kinds of foods and stay away from the fast-food, fat-food drive-throughs. You are doing yourself and your children a dangerous, long-term disservice by developing the habit of eating high-fat, nutrition-poor meals. Make your health your top priority. You can't buy your health or life back after years of neglecting it while you earn your living.



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About Our Firm...

McCormick-Klessig & Assoc., Ltd. provides individuals, families, small and medium sized businesses with complete coverage of personal and business risks in all product lines: Commercial Personal Life Accidental and Health (including group products).



If a Critical Illness Strikes

Ask Yourself:

If a life-threatening illness strikes you:

- How long can you survive financially without a regular paycheck?
- How will your regular bills be paid?
- Will you have sufficient funds available to pay for:
 - * Any insurance co-payments and deductibles;
 - * Alterations to your home and/or automobile to meet any special needs;
 - * Out-of-town transportation and lodging for medical treatment;
 - * Additional household and child care expenses;
 - * Treatments not covered by traditional health insurance; and/or
 - * Shorter-term home health care during your recuperation?

Did You Know...

With advances in medical treatment and technology, many people now survive critical illnesses that would have been fatal in the past.

- Cancer**
- Men have a slightly less than 1 in 2 lifetime risk of developing some form of cancer. For women, the lifetime risk is a little more than 1 in 3.
 - Between 1996 and 2005, the 5-year relative survival rate for all cancers was 66%, up from 50% in 1975 - 1977.
 - It is estimated that almost 1.5 million new cancer cases were diagnosed in 2009.
- (Source: 2009 Cancer Facts and Figures; American Cancer Society)

- Heart Disease**
- An estimated 800,000 American adults (one in three) has one or more types of cardiovascular disease.
 - About every 26 seconds an American will suffer a coronary event.
 - The lifetime risk of developing cardiovascular disease after age 40 is 2 in 3 for men and more than 1 in 2 for women.
 - In 2009, it was estimated Americans paid about \$475 billion in direct and indirect costs due to cardiovascular disease.
- (Source: Heart Disease and Stroke Statistics - 2009 Update, American Heart Association/American Stroke Association)

- Stroke**
- On average, every 40 seconds someone in the United States has a stroke.
 - Stroke is a leading cause of serious, long-term disability in the U.S.
 - It is estimated that Americans paid about \$68.9 billion in 2009 for stroke-related medical costs and lost productivity.
- (Source: Heart Disease and Stroke Statistics - 2009 Update, American Heart Association/American Stroke Association)

Ask yourself...if you suffered a critical illness and were out of commission for three to six months, would you be able to survive financially?

If the answer is no, contact my office...we may be able to help.

The purpose of this newsletter is to provide information of general interest to our clients, potential clients and other professionals. The information provided is general in nature and should not be considered complete information on any product or concept described. For more complete information, please contact me (Office: (715) 627-4302).