

Discover Wellness

How Staying Healthy Can Make You Rich

Dr. Bob Hoffman, D.C. • Dr. Jason A. Deitch, D.C.

What People Are Saying about Discover Wellness

“Wellness causes prosperity, and to benefit and profit you need to read, absorb, and use the great wisdom in Discover Wellness. Lifelong wellness is our individual and collective quest to save our economy. Drs. Hoffman and Deitch are brilliant geniuses and leading-edge thinkers, as well as friends of mine, with solutions to a wiser, healthier, and richer future for you and your family.”

- Mark Victor Hansen

Co-author of the International Bestselling Series

Chicken Soup for the Soul

“This is the most important subject that anyone can read and learn about at this time. This sensational book covers it all...beautifully done and wonderfully written...enjoy!”

- Michael Gerber

Bestselling Author of *The E-Myth*

“Informative, insightful, and inspirational...this book is a treasure trove of useful, pragmatic, down-to-earth material that each and every reader could begin to put to work in his or her life immediately—the fact that it is also a pleasant and easy read only adds to its value. Congratulations.”

- Dr. Gerard W. Clum, D.C.

President, Life Chiropractic College West

President, World Federation of Chiropractic

“Discover Wellness, How Staying Healthy Can Make You Rich shines a revealing light on our current health care system and offers us a compelling path to healing our individual and collective body, mind, and soul.”

- Dr. David Simon, M.D.

Medical Director,

The Chopra Center for Wellbeing

“Dr. Bob Hoffman and Dr. Jason A. Deitch are visionary leaders in the field of human performance and wellness. Their brilliant new book, Discover Wellness, How Staying Healthy Can Make You Rich, offers a clear roadmap to lead you out of America’s current health care crisis and into a state of extraordinary health, well-being, and abundance every day of your life.”

- Debbie Ford
Bestselling Author of *The Best Year of Your Life*

“The Wellness Revolution is indeed here and the wisdom from Discover Wellness, How Staying Healthy Can Make You Rich is the blueprint for any fitness and wellness professional interested in bringing greater prosperity and success into their practice.”

- Peter Davis
Co-founder, IDEA Health & Fitness Association, and InnerIDEA
World’s largest association for health and fitness professionals

“Leonardo da Vinci wrote ‘Learn to preserve your own health.’ In this wise and wonderful book, Dr. Bob Hoffman and Dr. Jason A. Deitch show us how to follow the Maestro’s advice in the modern world.”

- Michael J. Gelb
Author of *How to Think Like Leonardo da Vinci* and
Body Learning: An Introduction to the Alexander Technique

“Wellness is without doubt the model needed to shift out of our reliance and dependency of the fatally flawed conventional medical system, and this book will help you start in that direction.”

- Dr. Joe Mercola, D.O.
Founder of Mercola.com
The world’s most visited natural health Web site

“As a family physician and concerned citizen, I encourage you to take an active role in your own health, and I have hopes that America’s health care system is able to rediscover that you, your family, and your community are where health care happens. I encourage you to Discover Wellness. Please enjoy this powerful and important book.”

- Dr. Michael Zimmerman, M.D.

“In my 25 years of providing financial planning services to high net worth individuals, celebrities, executives and business owners, I’ve discovered the most overlooked aspect of building wealth is building health so you can enjoy the fruits of your labor. The strategies in Discover Wellness, How Staying Healthy Can Make You Rich focus on providing effective solutions for you to reduce your risk of losing not only your money, but your most important asset, your health. This is a perfect tool for all financial advisors seeking to provide clients an effective solution to building true wealth.”

- Paul Auslander, CFP
CEO, American Financial Advisors

“The cost of our employees’ health care has a direct effect on our profitability. The wisdom in Discover Wellness, How Staying Healthy Can Make You Rich is not only a message of better health: it will help our company increase profits for years to come. We’ve been desperately seeking solutions to the skyrocketing costs of our employees’ health care; this book offers great insight into how to provide win/win solutions for us and our employees. THANK YOU!”

- Steve Allen
CEO, Silicon Valley Staffing Group

“Thank you for creating a terrific book that helps more people appreciate the wellness lifestyle.”

- Kevin MacDonald
Director, The Claremont Resort and Spa, Berkeley, California

“Discover Wellness gives you a glimpse of a life of never getting old.”

-Dr. Dick Versendaal, D.C.

“To discover wellness, one needs only to discover one’s self. The balance of illness or wellness, prosperity or lack, is held quite simply in one’s awareness of one’s own capacity. Discover Wellness provides the tools necessary to bring forth that awareness with great certainty for anyone interested. And we all are. Thank you Dr. Bob and Dr. Jason for your energies of healing and wholeness for humankind! I will share this most informative tool with my audiences globally.”

- Dr. Sue Morter, D.C.
DynamicLifeTraining.com

“Our company has been on the front lines of the Wellness Revolution for over ten years providing wellness programs and wellness coaching to large corporations and small businesses across America. Discover Wellness, How Staying Healthy Can Make You Rich reveals just how incredibly expensive our current sick-care model of health care really is, and provides practical and effective solutions for both employers and employees to work together and profit together. This book is a must-have for any employer seeking to reduce health care costs and inspire their employees to be healthier, more productive, and more effective at what they do.”

- Arlene K. Singer,
CEO, WellCall, Inc.

“Wellness is simultaneously the most important and most confusing topic for the average consumer. One’s life depends on it, but there is so much incoherent noise about wellness that many give up trying to discover it. Discover Wellness is a literal lifeline that clarifies the path and gives one direction on living the wellness lifestyle. Read it for a better life.”

- Dr. Patrick Gentempo, Jr., D.C.
CEO, Creating Wellness Alliance, Inc.

“Discover Wellness is a must read for you and your patients. Guaranteed to provide solid health wisdom and a better life for you and the ones you love.”

- Kent S. Greenawalt
President and CEO
Foot Levelers, Inc.

“This wonderful book will show you how to live longer and live better than you ever imagined possible! It is full of wisdom and insights on health from every angle and perspective and can change your life forever.”

- Brian Tracy
Speaker and Author of *The Way To Wealth*

Legalese

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If you cannot agree to the above, then please close this book and do not read any further. Your continued reading is your acknowledgment and agreement to hold harmless everyone connected with the production of this book.

One more thing before we get started, this book was written by two primary authors with the help of a team of health care professionals, researchers, and writers. We have chosen to write this book in the first person for the sake of convenience and readability.

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Center Path Publishing
3459 Washington Drive
Suite 202
Eagan, MN 55122

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Cover design by Kerry Martyr

Library of Congress Cataloging-in-Publication Data

Hoffman, Bob.

Discover wellness : how staying healthy can make you rich / by Bob Hoffman and Jason Deitch. -- [2nd ed.]

p. cm.

First ed. published in 2006, entered under: Deitch, Jason.

Includes bibliographical references.

ISBN 978-1-933889-27-6 (alk. paper)

1. Health--Miscellanea. 2. Medical care--Miscellanea. 3. Social medicine--Miscellanea. I. Deitch, Jason. Discover wellness. II. Title.

RA776D45 2007
616--dc22

2006100726

Table of Contents

Foreword by Robin Sharma

Introduction: America's Health Care Crisis

Chapter 1 Cardiovascular Disease

Chapter 2 Cancer

Chapter 3 Diabetes

Chapter 4 Chronic Pain

Chapter 5 Stress

Chapter 6 Obesity

Chapter 7 Drug Reactions

Chapter 8 Discover Wellness

Chapter 9 Alignment

Chapter 10 Exercise

Chapter 11 Nutrition

Chapter 12 Healthy Thinking

Chapter 13 Healthy Lifestyle Habits

Chapter 14 Your Wellness Team

Chapter 15 Wellness Essentials

Chapter 16 Staying Healthy Can Make You Rich!

References and Research

Foreword

by Robin Sharma

Ultimately, our lives are shaped by our conversations, and I hope that this wonderful book is one of those conversations that will shape your life. Years ago, as you may have read in my book *The Monk Who Sold His Ferrari*, I left my previous life of being a successful lawyer for a life of purpose and authenticity. Not to say that you can't have purpose, authenticity and a Ferrari—it's just that I didn't. Nothing is wrong with making money—it's just that I placed it above meaning.

Since then, I have made it a habit and a lifestyle to take risks and follow my dreams. I now spend my professional life traveling the planet to help people and organizations become extraordinary.

What I have learned over the years as an executive coach working with billionaires, CEOs, celebrity entrepreneurs, and speaking to thousands of organizations is that a lot of people sacrifice health for wealth. They take their health for granted until they lose it. That's why this book is so valuable.

Dr. Bob Hoffman's and Dr. Jason A. Deitch's message of making your life a priority by putting your health at the top of your list is critical if you want to create a world-class life for yourself and your family. True, creating a remarkable life requires discipline and hard work. But I've learned that the best things in life offer the greatest challenges and require the greatest sacrifice.

Norman Cousins once said, "The great tragedy is not death, it's what we allow to die inside of us while we live." When you are on your deathbed, you're not thinking about how much money you have or how much you have accomplished. The questions people generally ask on their deathbeds are:

1. *Have I lived wisely?*
2. *Have I loved well?*
3. *Have I served greatly?*

I often reflect on what prevents people from having the discipline to do the inner work necessary to focus on promoting their own health and wellness. I have found that there are four primary factors that keep us from making changes we ideally would want to make.

Fear: We fear leaving the safe harbor of the known for the unknown. The key is to manage the fear by doing the very thing that frightens you. Do it until you are no longer scared.

Failure: Since we don't want to fail, we don't try. That keeps us from taking the first step to improve our health, or

deepen our workplace relationships, or try to realize some career or personal dream. In my mind, the only failure in life is the failure to try. I deeply believe that the greatest risk you can ever take is in not taking risks.

Forgetting: We are ready to change the world after imbibing some inspirational wisdom, but as soon as everyday life intrudes again, we are diverted from that goal and it slips from our mind. Instead, keep your commitments in focus. Write them on three-by-five-inch cards and place them on your bathroom mirror if you have to.

(Lack of) **Faith:** Too many people are cynical, convinced personal development suggestions don't work. That stems from a time when they were filled with possibilities and hope, perhaps as a kid, and failed at something. Instead, you need to view failure and risk as the highway to success.

If your fear of the unknown is what stops you from adopting a wellness lifestyle, then I advise you to be fearless, to run towards the problem rather than run away from it. The greatest risk in life is not taking risks. As I write in my book *The Greatness Guide*, on our deathbeds we never regret the risks we took, only the opportunities we didn't seize.

If fear of failure is what stops you from creating the life of your dreams, then I recommend you take little steps towards your goal over 30 days so it can become a habit. Improve one percent each day. Over time you'll get to a place you never imagined.

If you are forgetting to make healthy choices, how about putting a photo of your ideal body on the bathroom mirror to remind yourself of what you visualize yourself to look like?

If you don't have the faith to think you can do it, then I wonder, what bill of goods have you sold yourself as to what's possible? What false assumptions are you making in terms of what you cannot have, do, and be? Your thinking creates your reality. Your thoughts form your world.

It is my true passion to help people create the world-class lifestyle of their dreams. *Discover Wellness, How Staying Healthy Can Make You Rich* is a great tool to help you do just that. By first realizing the consequences of our present actions, we get an emotional understanding of both the physical and financial impact that the most common lifestyle-related health conditions have on our lives.

Dr. Bob and Dr. Jason provide a step-by-step guide to understanding what to do to make healthy choices part of our lifestyle. They show us not only what the costs are but also how we can profit in every way. This is a guide to creating a life of health and wealth that will give us valuable new insight and perspective into how wellness will impact our global economy in the future.

I urge you to use *Discover Wellness* as a handbook to reach your greatness personally, to enrich your life emotionally, reach more of your potential professionally, improve your profits financially, and most importantly, to make a greater contribution socially.

May this book help you create an extraordinary life about which you can be proud.

- Robin Sharma

Bestselling author of *The Monk Who Sold His Ferrari*
and *The Greatness Guide*

I

Introduction: America's Health Care Crisis

A perfect storm has been brewing just over the horizon and is heading this way, bringing with it a torrent that has the power to ruin the lives of all those it touches. The leaders of our nation have seen the forecasts and are wringing their hands not knowing what to do about it. This storm will wreak more havoc than any natural disaster in history, leaving millions of Americans sick and unprotected—at least the lucky ones. The unlucky ones will not survive.

The name of this storm is not a common name like Katrina, Andrew, or Wilma. It is called “America’s Health Care Crisis.” Most people are completely unaware of how big this storm is, but as with other disastrous events in our history, the day will soon come when the world as we all know it will end. Early signs of the looming storm have already begun to reach us. Just consider these facts:

- *Every 30 seconds in the United States someone files for bankruptcy due to a serious health problem.¹ According to a recent study by Harvard University, 50 percent of all bankruptcy filings in the United States are the direct result of excessive medical expenses.²*
- *Health care spending in the United States is more than \$1.8 trillion, which is more than four times the amount spent on national defense and almost forty times the amount spent on homeland security.³*
- *Although nearly 45 million Americans are uninsured, the United States spends more on health care than other industrialized nations which provide health insurance to all their citizens.⁴ In 2003, the United States spent 15.3 percent of its Gross Domestic Product (GDP) on health care. It is projected that the percentage will reach 18.7 percent in 10 years.⁵ By contrast, universal health systems in other countries consume much less of their GDP: Canada - 8.4 percent; Sweden - 9.1 percent; Germany - 8.2 percent; Japan - 6.8 percent; United Kingdom - 6.2 percent.⁶*
- *According to the Kaiser Family Foundation and the Health Research and Educational Trust, premiums for employer-sponsored health insurance in the US have risen five times faster than workers' earnings since 2000.⁷*

*In fact, most people are shocked to find out that Starbucks Coffee spends more money on health care costs than they do on coffee, and General Motors spends more on health care costs than they do on steel!*⁸

- *Experts predict retiring elderly couples will need \$200,000 in savings just to pay for the most basic medical coverage.⁹ Many others believe that this figure is conservative and that \$300,000 may be a more realistic number.*

The overall cost of health care—everything from hospital and doctor bills to the cost of pharmaceuticals, medical equipment, insurance, nursing homes, and home health care—doubled from 1993 to 2004, according to a report from the Centers for Medicare and Medicaid Services. In 2004, the nation spent almost \$140 billion more for health care than the year before. In fact, more than 15 percent of America's Gross Domestic Product is spent on medical care, or \$6,280 per person.¹⁰ That means that \$15 of every \$100 of our economy goes toward covering the cost of being sick. According to the National Coalition on Health Care, the US health care spending is expected to increase at similar levels for the next decade, reaching \$4 trillion in 2015, or 20 percent of the GDP!¹¹

It's important to remember that the money to cover these costs does not come from thin air. It has to come from all of our pockets. We all pay for these costs in the form of increased

taxes and increased cost for all of the stuff that we buy on a daily basis. Consider this. Every time you spend:

- *\$1.95 at Starbucks for a cup of coffee, approximately \$.30 goes to cover medical costs.*
- *\$10 for a movie ticket, approximately \$1.50 goes to cover medical costs.*
- *\$20 for a pizza, approximately \$3 goes to cover medical costs.*
- *\$50 for a tank of gas, approximately \$7.50 goes to cover medical costs.*
- *\$250 for an airline ticket, approximately \$37.50 goes to cover medical costs.*
- *\$1,000 on auto repairs, approximately \$150 goes to cover medical costs.*
- *\$2,500 on a plasma television, approximately \$375 goes to cover medical costs.*
- *\$25,000 on a new car, approximately \$1,666 goes to cover medical costs.*

When you consider how many things you buy each month, you can see how quickly the cost of health care adds up!

The incredibly high cost of health care in this country could almost be justified if the enormous expense led to better health among the population, but this hasn't been the case. According to a study by the World Health Organization, the United States ranked a pathetic 15th among 25 industrialized nations based on a wide variety of health measures including infant mortality,

the percentage of the population who has access to health care, and the incidence of degenerative disease. The United States ranks behind the entire European Union and countries such as Cuba, South Korea, Singapore, Aruba, Greece, and the Czech Republic.¹²

To make matters worse, the current state of our medicine-based health care system actually contributes to an increase in disease and disability! There is a lot of talk about the devastation of AIDS, which claims the lives of less than 20,000 people per year, according to the Centers for Disease Control (CDC).⁹ Yet 199,000 people die unnecessarily from medical care every year, according to a recent article published in the *Journal of the American Medical Association (JAMA)*.¹² In the *JAMA* article, Dr. Barbara Starfield of the Johns Hopkins School of Hygiene and Public Health listed the negative health effects of the US health care system itself, including:

- *\$77 billion in unnecessary costs*
- *116 million unnecessary physician visits*
- *77 million unnecessary prescriptions*
- *17 million unnecessary emergency department visits*
- *8 million unnecessary hospitalizations*
- *3 million unnecessary long-term hospital admissions*
- *199,000 unnecessary deaths*
- *20,000 deaths per year from other errors in hospitals*
- *12,000 deaths per year from unnecessary surgery*
- *7,000 deaths per year from medication errors in hospitals*

Many experts, including those from the Food and Drug Administration (FDA), agree that these statistics are a conservative estimate because of the “culture of secrecy” regarding medical error and the enormous malpractice risk that goes along with admitting error. The incredible cost and less than optimal outcome in modern health care occur because we are spending too much money in the wrong place. We have focused far too much attention on exciting new drugs and therapies in the belief that they will lead to better health. But they have not. In fact, they have only served to divert our attention away from the very thing that can help us avoid developing most disease in the first place: living a lifestyle that promotes wellness. That is not to take anything away from the incredible advances that medical research has brought to the treatment of disease. What our country needs, however, is not more medicine, but rather more people who are less sick.

Bankrupting Americans

The high cost of health care and the associated costs of being ill are responsible for half of all personal bankruptcies in this country, according to a study published by the journal *Health Affairs*. This was confirmed by an independent study done by Harvard University. This is true even though most of those filing for bankruptcy had health insurance when they first became sick! But because they either lost their coverage or because they had to pay for expensive treatments not covered by their policy, these people were left financially unprotected.

According to the Harvard study, most people filing for bankruptcy due to medical costs were middle class; 56 percent were homeowners, and 56 percent had attended some college. In some cases, the family's breadwinner was forced to take time off of work, which caused a loss of income and job-based health insurance, compounding the problem.²

According to experts in the field, there are several reasons for this trend. Many employers no longer offer a full range of health care benefits, and most now require employees to pay more for coverage out of pocket, or else costs are passed on to employees in the form of policies with higher deductibles.

With co-payments, requirements to pay certain percentages of medical bills, and services that simply aren't covered, even people with insurance have a hard time coming up with the burdensome out-of-pocket health care expenses, and they wind up in debt. A significant percentage of those turn to the bankruptcy courts for relief.

As quoted from a recent article, Jeff Morris, resident scholar at the American Bankruptcy Institute says, "There is a trend toward insurance being viewed as sort of catastrophic protection.... The problem, of course, is it doesn't take a lot of hours at a hospital to generate a bill that is very difficult to pay."

Other health care and social science professionals were interviewed for that same article, and they agree. "I think the message that we take away is, really, nobody is safe in our country. Short of (Microsoft Chairman) Bill Gates, if you're

sick enough long enough, you're likely to be financially ruined," cautions Dr. David Himmelstein, an associate professor of medicine at Harvard Medical School, "We're all one serious illness away from bankruptcy." Carol Pryor, a senior policy analyst at The Access Project in Boston, has studied the issue of medical debt and its numerous affects on people's lives, and says that the problem is only likely to escalate due to ever-increasing premiums, deductibles, and co-insurance payments.

The Harvard University study mentioned earlier concluded that financial hardship caused by medical bills affects everyone, not just the uninsured. According to a recent interview with Dr. Steffie Woolhandler, a Harvard associate medical professor and one of the study's authors, "Even the best policies in this country have so many loopholes, it's easy to build up thousands of dollars in expenses."

Even for those in the work force who have insurance, retirement will offer new challenges for maintaining health insurance coverage and for paying for health care. Acting now to promote better health and to prevent disease will pay dividends later in life.

What Is Creating the Health Care Crisis?

According to the Kaiser Family Foundation, the three biggest expenses that we all incur due to America's unhealthy lifestyle are increased costs in hospital care, physician and clinical services, and prescription drugs. It is important to

remember that these costs are not the cause of the health care crisis in our country. They are merely a symptom of the problem; a measure of how severe the problem has become.

Hospital Care

Hospital care accounts for the largest percent of health care spending—about one-third of the national health care costs. In recent years, these costs have increased dramatically. “It’s not unusual for a hospital’s billed charges to increase 25 to 30 percent in one year,” says John Bauerlein, senior partner at Milliman USA, a firm that tracks health care spending.

But even more important than the increase in price for services provided is the fact that more people are having to be hospitalized for being sick! According to a report from the American Hospital Association, the most important source of growth was volume—more people using more hospital services. In fact, the total national spending on hospital care rose a whopping \$84 billion in just the four years between 1997 and 2001—more than half of that increase was simply from more people being sick.¹³

Physician and Clinical Services

Next on the list of the biggest expenses is physician and clinical services, which makes up about 22 percent of our total health care costs.¹⁴ This includes all the times that we go to

see a doctor but we aren't admitted to the hospital. Just like with the increase in utilization of hospital care, the majority of the increase in physician and clinical services is also due to an increase in the demand for services. More people are sick.

Prescription Drugs

Another of the major contributors to rising health care costs is the price of prescription medications and our enormous appetites for these drugs. Americans comprise only five percent of the entire world's population, yet we consume one-half of all the prescription drugs manufactured world-wide—more than three billion prescriptions each year. Five out of six persons 65 and older are taking at least one medication, and almost half the elderly take three or more, according to the US Department of Health and Human Services' annual check-up on Americans' health. Drug expenditures have been the fastest growing segment of health care spending in this country, rising by more than 15 percent every year since 1998.¹⁴

To put this in perspective, Pulitzer Prize winning journalists Donald Bartlett and James Steele from the *New York Times* write, "In 2002, New York-based Pfizer Inc., the world's largest drug company, reported return on sales of 28.4 percent. That was two and a half times better than the 10.7 percent return of General Electric Company, perennially ranked as America's best-managed business. It was nearly nine times better than the 3.3 percent return of Wal-Mart Stores, the country's largest

and best-run retailer. And it was nearly thirty-two times better than the 0.9 percent of General Motors Corporation, America's largest car manufacturer."¹⁵

The pharmaceutical industry has done a masterful job at convincing people that drugs are intended to cure disease and improve people's lives. But if prescription drugs were the answer to health, then we would have the healthiest nation in the world. However, in spite of our immense drug consumption, the general population is getting heavier, the rates of diabetes, heart disease, and cancer are rising, and we have one of the highest infant mortality rates in the civilized world.

This severe over-reliance on drugs is hastening the death and disability of most of the public. People believe they are "doing something" about their health issues by taking drugs when the underlying challenges—what caused the disease in the first place—are actually being ignored and therefore left to fester. Simultaneously, of course, the revenues of the drug industry continue to increase, meaning ever-fatter checks for all who are directly and indirectly on their payroll and ever-more money spent on marketing and lobbying efforts.

And those marketing and lobbying efforts are worth it. The top selling drugs are consistently manufactured by the drug companies who invest the most on marketing. Lobbying efforts have been so effective that Congress now allows pharmaceutical companies to charge Medicare whatever they want: Congress willingly forfeited its right to negotiate drug prices for Medicare recipients.

The pharmaceutical industry continues to do whatever it can to protect its profits by prohibiting importation of drugs from foreign countries, including Canada, claiming that importation of drugs may be dangerous. When asked why Canada is able to receive such favorable rates compared to America, they explain that Canada has negotiated better rates and that it is America's duty to continue paying such exorbitant fees for supposedly life-saving medications. After all, the pharmaceutical industry argues, they would not be able to afford to continue research and development efforts to search for the next miracle cure. Their emotional appeal to the public has worked and so have their vast lobbying efforts. But if you know better, you can help stop the insanity, help save money, and help save lives.

It is certainly fair to say that there are times when traditional medicine can do amazing things, especially in treating trauma and infectious disease. America has the world's foremost experts at high-tech interventions and there are many well-intentioned, honest medical professionals. But for promoting health, traditional medicine is ineffective and extraordinarily expensive. As wellness expert Dr. Joe Mercola states, "It is indisputable that our current system has enormous benefit and value in the treatment of acute medical emergencies that require the use of trauma centers, skilled surgeons, and intensive care units to help repair us when we are injured. When this system is applied to chronic degenerative health conditions that comprise more than 95 percent of the health problems, it becomes a miserable failure."

Soon, this brewing health care crisis will be worsened by a flood of retiring Baby Boomers whose medical expenses, if current trends continue, will be large enough to bankrupt the country. The conventional medical paradigm has been a destructive influence in our culture, promoting disease by pinning all focus on treatments to combat the symptoms of existing illness while virtually ignoring prevention and wellness.

Current Health Care Solutions Won't Work

There is no longer any disagreement among policy makers, government officials, corporate executives, and business owners that the cost of health care must be brought under control. But there is much disagreement on how to best address the problem. Price controls, strict budgets, and free market competition have been proposed as solutions. But these “solutions” only focus on rationing the availability of health care to the average person and have no effect on improving the health of the population as a whole.

Most public officials agree that the current employer-based health insurance system has major problems, and that something must be done to help the forty-five million uninsured Americans. What to do about the problem is another matter entirely. President George W. Bush has urged the use of health care savings accounts, and is considering whether to force insurance companies to compete for consumers' business by

allowing people to buy insurance across state lines. Former House Speaker Newt Gingrich proposed a plan for a nationwide “re-insurance pool” to evenly distribute health care costs. Another popular suggestion is for the federal government to provide health care coverage for all citizens.

Much debate has centered on this problem with no simple solution in sight. It is obvious to everyone that our current system doesn’t work.

We Need More People Less Sick

While all of the numbers are big and impressive, it’s important to remember that health care costs are not the cause of the health care crisis. They are merely a measure of how severe the health care crisis really is. The reason why the health care crisis exists is simple: there are too many sick people.

As simple a statement as that is, it communicates a real truth about the source of the problem. Any proposed solution to the health care crisis that does not specifically lead to more people being less sick is doomed to failure. Just like changing seats on the Titanic, it can only, at best, delay the inevitable.

There is an old saying that nothing good in life comes free. This is true when it comes to your body as well. Living a wellness lifestyle requires you to be a proactive agent for your body. You need to treat it well and not wait until you hurt before you decide to take care of it. Health is not merely the absence of disease any more than wealth is an absence of poverty. Health

is not simply “feeling fine,” for we know that problems may progress for years without causing any symptoms whatsoever. For example, heart disease often progresses unnoticed for many years before it rears its ugly head. In fact, the first symptom that many people experience with heart disease is a heart attack or death.

I work hard to get people to understand that it is much better to prevent disease from happening in the first place than try to treat it once it occurs. By creating a state of optimal health within your body, you will feel better, have more energy, and increase your quality of life. You will also reduce your risk of the expense and pain associated with getting hooked into the downward spiral of disease and dependence on more and more prescription medications.

The main ideas that I really want to drive home in this book are: 1) illness causes bankruptcy in every way, 2) most of our health care dollars are spent on expensive treatments for lifestyle-related chronic conditions, 3) each of us has the opportunity to enrich our lives by adopting a wellness lifestyle, and 4) each of us has the responsibility to ourselves and to our country to do our part in solving America’s health care crisis by promoting our own well-being.

Each of the book’s sixteen chapters covers important topics that are relevant to your health. You will learn how the major diseases—heart disease, cancer, diabetes, and obesity—are largely the consequence of poor lifestyle choices, and you will learn the components of health that will lead to a lifetime

of wellness: alignment, nutrition, exercise, healthy thinking and healthy lifestyle habits. Finally, you will learn about the importance of having your own hand-picked wellness team to help you build up a rich reserve of health to carry into your future.

In this book, I want to share with you the best and latest information on wellness so that you can look and feel your very best. It has been my experience that people who are free from chronic pain, who are active, and who feel their best are the people who are also the happiest with themselves, nicest to others, and best able to contribute to their employers, families, and communities. They have the most rewarding relationships and spend the least on medical expenses. It is this combination of factors that makes people RICH.

13

Healthy Lifestyle Habits

In addition to the major components of wellness—alignment, exercise, nutrition, and healthy thinking—there are a number of other healthy habits that you can adopt to ensure that you are able to live your life of richness. These include minimizing the sugar in your diet, getting plenty of sleep, turning off the television, smoking cessation, attracting love and intimacy, and becoming an advanced citizen.

Smoking Cessation

Smoking throughout the day is akin to living inside a burning building. Smoking degrades the collagen of your skin, causing premature wrinkling, destroys the cells inside your lungs, and promotes heart disease, cataracts, and cancer because of the oxidizing radicals released into the blood stream. It can also contribute to back pain by dehydrating the spinal discs.

People stop smoking every day and so can you. Some people find acupuncture to be very helpful at reducing cravings, and many people have used nicotine patches for the same reason. But these are not as effective as your unswerving, absolute commitment to do whatever it takes to not smoke today. Just limit your not smoking to today only. You can tell yourself that you can have a cigarette tomorrow if you just make it through today. Tomorrow morning when you wake up, tell yourself the same thing. There are many addicts who have successfully kicked their alcohol, heroine, or cocaine addictions this way. Kicking any addiction is tough. You can expect to feel stressed, anxious, and irritable at first. To expect anything else is unreasonable. But you can also expect that over time it will become easier and easier to not smoke.

Stay Away from the Sugar!

In a recent study done by the USDA, it was reported that the average American consumes 134 pounds of refined sugar every year, or approximately 20 teaspoons of sugar per day. As hard as this may be to believe, consider the following facts:

- *A 12 oz. can of Pepsi® contains 10 teaspoons of sugar*
- *A 2 oz. package of candy contains 11 teaspoons of sugar*
- *A 16 oz. cup of lemonade contains 13 teaspoons of sugar*
- *A cup of Frosted Flakes® contains 4 teaspoons of sugar*

This high level of sugar intake is very unhealthy and contributes to obesity, Type 2 diabetes, heart disease due to elevated triglycerides, kidney stones, dental caries, chronic tiredness, and reactive hypoglycemia. Decreasing your sugar intake is as simple as avoiding foods that are high in refined sugars, such as soft drinks, candy, cake, and donuts, as well as most condiments. When you purchase sweetened food, look for products that are sweetened with apple juice or stevia, rather than sugar or high-fructose corn syrup.

Turn Off the Television

There are major trends in the health of both children and adults that have public health workers concerned: an increase in obesity and attention deficit disorder (ADD) and the amount of time spent watching television. Several recently published research studies indicate that television may be the culprit that leads to both of the others.

Watching television leads to obesity in two ways. First, every hour that you spend sitting in front of the television is an hour spent being inactive. Kids should be outside running around, riding bikes, and playing with their friends. Adults ought to be involved in hobbies and community activities. Sitting in front of the tube results in burning fewer calories and a reduction in overall metabolism. Also, a number of studies have shown that people who watch television simply eat more food.

Watching television also has detrimental effects on the brain's cognitive function, especially in kids. Studies published by the American Academy of Pediatrics have shown that children who watch more than two hours of television per day struggle more with aggressive behavioral problems, difficulty in concentrating, sleep disturbances, and a dramatically increased risk of alcohol consumption as teenagers. Although most studies have been conducted on children, other studies have shown that the results are just as valid for adolescents and adults as well. These negative effects can be explained by understanding the effect television has on the brain.

Broadcast television in the United States has a particular frequency of flicker that cannot be seen but which has an effect on brain function. A number of studies measured brain wave activity in people while they watch television. During these studies it was noticed that the brain waves in people watching television were similar to the brain waves of people who were in a trance. This trance-like state is associated with a decrease in the function of the cerebral cortex—the critical thinking part of the brain. When people are in this trance-like state for several hours per day, it becomes more difficult to focus their attention and control their impulses.

The American Academy of Pediatrics recommends that children watch no more than two hours of television per day—and it would be better to reduce this even further. Many health experts are now encouraging parents to completely eliminate watching television for children under the age of seven, to allow time for their brains to develop a bit more.

Pay Off Your Sleep Debt

Sleep expert and President of the American Sleep Research Institute Lynn Larson explains the link between sleep and decreased longevity is due to the immediate effect lack of sleep has on human performance. Missing sleep leads to poor decision making and affects everything we do: rushing when we should be methodical, forgetting important procedures, loss of attention (such as when driving), not having the energy to exercise, poorer reaction time, higher stress levels, elevated blood pressure, and inability to adapt to change. These things lead to accidents in the short term and poor health in the long term.

Research at ASRI suggests that the amount and quality of sleep we achieve has profound effects on wellness. Nightly sleep is critical for proper function of the brain, immune system, endocrine system, digestion, recovery from injury, and restoration of health. The lifestyle changes explained throughout this book are all intertwined with sleep. Sleep gives us the energy, the will, and the foundation to accomplish these changes.

Approximately 100 million Americans struggle with difficulty sleeping. If you have trouble falling asleep, or staying asleep, there are some “tricks” to improve the situation. To some extent, insomnia can be like the old expression about fear: there being nothing to fear but fear itself. Sometimes, just the fear of not being able to sleep causes enough stress to keep us awake. The guidelines that follow should help.

- *Don't look at the clock. Studies have shown that looking at the clock during the night increases insomnia. You will sleep more if you ignore the clock when you wake up during the night.*
- *Leave work at the office and don't take it to bed with you.*
- *If you wake during the night—do not think! Mental distraction is the name of the game. Try counting backwards from 100. The first times that you try this technique, you might count from 100 two or more times. It's OK. Eventually you will fall asleep at about 95. You are training yourself to stop thinking about problems and to fall asleep instead. It will take time to learn this good habit.*
- *No caffeine after dinner. The half-life of caffeine is about four hours.*
- *Alcohol makes you doze off quickly, but after it metabolizes it will interrupt sleep later in the night.*

Love and Intimacy

Although I have never seen a doctor write a prescription for daily doses of “love,” bestselling authors such as Deepak Chopra, M.D., Bernie Siegal, M.D., and Dean Ornish, M.D., all write about the healing properties of love. Dr. Ornish says,

“Love may be the greatest of all disease-fighters, and it’s about time doctors realized it.” Dr. Ornish, a pioneer of wellness, has extensively researched how diet, exercise, and stress management can help reverse heart disease. His book *Love & Survival* explains that loneliness can kill you, while love and a sense of community can heal you.

Whether with a pet, a partner, or a spouse, sharing love is the most powerful force of nature. There is much concern that the smarter we get and the more technology we use, the lonelier we are and the more disconnected we feel. Dr. Ornish says that “the real epidemic isn’t physical heart disease. It’s spiritual heart disease: loneliness and isolation.” Many experts agree.

It is amazing but true that the easiest thing in the world to do to improve our own health and wellness is to express our love for ourselves and for others. It doesn’t cost anything and it doesn’t have to take much time. The benefits of love are beyond measure.

Advanced Citizenry

Being an advanced citizen means that you dedicate some of your time, your thoughts, and your perspectives to some cause that you believe in. This may be something as simple as volunteering a few hours every month to visit with the senior citizens in the local nursing home, perhaps becoming a mentor to a child, or becoming active in your local government. Whatever it may be for you, by making your feelings known, you shape the world for future generations. Your ideas are more important

than you may realize, so please participate in your local, state, and national organizations and add to the process with your own individual slant. The more that all of us do this, the more we'll develop a world about which we can all be proud.

Each of us has a sphere of influence, a circle of friends and acquaintances who need to hear our message. Whether you decide to do something small or great, please accept your share of the responsibility for moving our society ahead. If we all invest our own special something, the net effect will be a happy, healthy, and fulfilling life for us all.

How to Change Unhealthy Habits

There are three things that have to happen to successfully change a habit. The first is that you must make the decision to change. When you make a decision, you are affirming to yourself that you are willing to go to any lengths to make your wishes come true. This means that you will need to completely eliminate the word "try" from your vocabulary. When you say "I'll try to do my exercises," you are leaving an open door to not doing them. Then in your mind, if you don't do your exercises, that's okay because you only said you would "try" to do them. If you want to successfully change your habits to live a healthier life, you cannot leave an open door to your old habits. You need to just do it, just make a decision and not look back.

The second thing is to act "as if." Whenever you change what you are doing, it will feel unnatural. It may feel like you

are doing something wrong, funny, or something that is just not you. In a way, you are right. When you change a habit, you are by definition acting in a way that is “just not you.” But in a very short time, it will feel normal and it will seem strange that you ever acted any differently. Changing habits is like starting a new job: the first couple of weeks are stressful and disorienting, but if you just hang in there, you will feel at home before you know it.

The third is to work on yourself every day. The highest demonstration of a healthy self-image and self-esteem is the commitment to work on yourself each and every day. You experience an elevated consciousness when you realize your power to step up to your greatness or default to your weakness with every challenge, distraction, and decision. Working on yourself with consistency and persistence connects you to your inner wisdom and inner strength to become unstoppable.

16

Staying Healthy Can Make You Rich!

Consider for a moment what a difference it would make in your financial life if you had an extra \$1,000, \$2,000, or even more per month available to put into your savings account or to invest. According to a study published in the journal *Health Affairs*, the average health care cost per American—every man, woman, and child in the United States—is \$6,280.²

If we all just made a few simple changes in our lives, such as getting more exercise, eating better, keeping our spine in proper alignment, and eliminating some of our bad habits, we could dramatically reduce the stress on our health care system.

So, let's do some math and prove how, in fact, staying healthy can make you rich. If you start with the amount reported by the study previously cited above, every man, woman, and child in the United States is spending \$6,280 per year. That's over \$25,000 for a family of four. This may be a new way of

thinking about how much health care costs us, but one way or the other we are all paying for it through higher prices and higher taxes—even those who are not sick are paying their share. Most studies conservatively suggest that improving your lifestyle habits can decrease your risk of disease by at least 50 percent, and most experts agree that if you improve multiple lifestyle habits, you can reduce your risk of disease by much more. It should not be hard to believe that a family of four can save over \$1,000 per month.

Let's see how much each and every American could save if we were to use the conservative estimate that making at least one, if not several, lifestyle habit improvements can reduce our risk of disease by 50 percent. Reducing \$6,280 by 50 percent equals \$3,140 per person in annual savings. Let's assume that the cost of health care continues to rise at a conservative estimate of eight percent per year.

$\$6,280 \times 4 = \$25,120$ *Present cost of health care for a family of four*

$\$25,120 \div 2 = \$12,560$ *50 percent savings due to wellness lifestyle*

$\$12,560 \div 12 = \$1,047$ *Monthly savings to invest*

A healthy 30 year old who stays well and adopts healthy habits can theoretically save over \$1 million by the time she is 65 years old. I say theoretically because we are dealing with averages for all Americans. This is money spent in a variety of ways, as mentioned, through increased prices, increased taxes,

 How Staying Healthy Can Make You Rich

Total Health Care Costs

Per Capita Cost of Health Care Reduced by 50%

Year	Beginning Value	6% Growth	Amount Saved Inflated @ 8%	Ending Value
1	\$0	\$0	\$3,140	\$3,140
2	\$3,140	\$188	\$3,391	\$6,720
3	\$6,720	\$403	\$3,662	\$10,785
4	\$10,785	\$647	\$3,955	\$15,388
5	\$15,388	\$923	\$4,272	\$20,583
6	\$20,583	\$1,235	\$4,614	\$26,432
7	\$26,432	\$1,586	\$4,983	\$33,000
8	\$33,000	\$1,980	\$5,381	\$40,362
9	\$40,362	\$2,422	\$5,812	\$48,596
10	\$48,596	\$2,916	\$6,277	\$57,788
11	\$57,788	\$3,467	\$6,779	\$68,034
12	\$68,034	\$4,082	\$7,321	\$79,438
13	\$79,438	\$4,766	\$7,907	\$92,111
14	\$92,111	\$5,527	\$8,540	\$106,177
15	\$106,177	\$6,371	\$9,223	\$121,771
16	\$121,771	\$7,306	\$9,961	\$139,038
17	\$139,038	\$8,342	\$10,757	\$158,138
18	\$158,138	\$9,488	\$11,618	\$179,244
19	\$179,244	\$10,755	\$12,548	\$202,546
20	\$202,546	\$12,153	\$13,551	\$228,250
21	\$228,250	\$13,695	\$14,635	\$256,580
22	\$256,580	\$15,395	\$15,806	\$287,781
23	\$287,781	\$17,267	\$17,071	\$322,119
24	\$322,119	\$19,327	\$18,436	\$359,883
25	\$359,883	\$21,593	\$19,911	\$401,387
26	\$401,387	\$24,083	\$21,504	\$446,974
27	\$446,974	\$26,818	\$23,225	\$497,017
28	\$497,017	\$29,821	\$25,083	\$551,921
29	\$551,921	\$33,115	\$27,089	\$612,125
30	\$612,125	\$36,728	\$29,256	\$678,109
31	\$678,109	\$40,687	\$31,597	\$750,392
32	\$750,392	\$45,024	\$34,124	\$829,540
33	\$829,540	\$49,772	\$36,854	\$916,167
34	\$916,167	\$54,970	\$39,803	\$1,010,940
35	\$1,010,940	\$60,656	\$42,987	\$1,114,583

ASSUMPTIONS:

1. Annual per capita cost of health care is \$6,280.
2. Annual growth on savings are calculated at 6%.
3. Annual savings from reduced health care costs are deposited into the portfolio on December 31 of each year, and thus do not figure into the growth of the portfolio for that year. We do it this way to show the most conservative outcome possible.
4. We assume 8% inflation on the costs of health care. As a result, the amount saved each year by reducing said health care costs will also increase by 8% per year.

(Courtesy of William A. Mertes, Chief Financial Officer, American Financial Advisors.)

increased deductibles and co-payments, and the like. This is an exercise to make the point that if we can reduce the national amount spent on medical care by decreasing the number of sick people in our country, then perhaps we don't have to all be spending an extra 15 percent for everything we purchase to cover the cost of medical care. What could 292 million Americans do with an extra \$3,140 in their pockets?

In the interest of anticipating some of the skeptics who think this may be too generous, let's get even more conservative in our estimates. Let's go back to the figures that relate specifically to the lifestyle-related conditions mentioned in chapters one through seven. After all, \$25,120 represents ALL of health care, and I want to illustrate how, even on extremely conservative estimates, we can still make a tremendous improvement in our personal wealth and national economy by making improvements in our lifestyles.

Our Personal Health Care Bill calculations revealed that for the seven health care issues mentioned, our family of four is spending \$13,818 per year. Again, let's use the conservative estimate that making at least one, if not several, lifestyle habit improvements can reduce our risk of disease by only 50 percent. \$13,818 divided by four equals \$3,454 per person. Decreasing this number by 50 percent equals \$1,727. Using this figure, let's see how much we can save over time.

What this shows us is that in the most conservative of projections for a person who makes enough of a lifestyle

Our Personal Health Care Bill

(based on a family of four)

<i>Heart Disease</i>	<i>\$5,520 / year</i>	<i>\$460 / month</i>
<i>Cancer</i>	<i>\$2,876 / year</i>	<i>\$240 / month</i>
<i>Diabetes</i>	<i>\$1,808 / year</i>	<i>\$151 / month</i>
<i>Chronic Pain</i>	<i>\$1,643 / year</i>	<i>\$137 / month</i>
<i>Stress</i>	<i>\$ 780 / year</i>	<i>\$ 65 / month</i>
<i>Obesity</i>	<i>\$1,027 / year</i>	<i>\$ 86 / month</i>
<i>Drug Reactions</i>	<i>\$ 164 / year</i>	<i>\$ 14 / month</i>
<i>Total Bill:</i>	<i>\$13,818 / year</i>	<i>\$1,152 / month</i>

*(Calculated by taking the total health care cost of these diseases
and dividing it by the total population.)*

change to reduce their risk by only 50 percent, applied only to the amount that we can reasonably say should be effected by improved lifestyle habits, that person can save over a \$500,000 over a 35 year period. Who wouldn't like to make a half a million dollars to stay well? It's also important to remember that this is incremental savings. This should be in addition to your traditional savings for your retirement. And again, I remind you that the half a million dollars is just a bonus to the fact that you will enjoy a life of emotional, physical, and social wealth beyond the financial benefit.

How Staying Healthy Can Make You Rich

Seven Lifestyle Conditions

Per Capita Cost of 7 Lifestyle Conditions Reduced by 50%

Year	Beginning Value	6% Growth	Amount Saved Inflated @ 8%	Ending Value
1	\$0	\$0	\$1,727	\$1,727
2	\$1,727	\$104	\$1,865	\$3,696
3	\$3,696	\$222	\$2,014	\$5,932
4	\$5,932	\$356	\$2,176	\$8,463
5	\$8,463	\$508	\$2,350	\$11,321
6	\$11,321	\$679	\$2,538	\$14,537
7	\$14,537	\$872	\$2,741	\$18,150
8	\$18,150	\$1,089	\$2,960	\$22,199
9	\$22,199	\$1,332	\$3,197	\$26,728
10	\$26,728	\$1,604	\$3,452	\$31,783
11	\$31,783	\$1,907	\$3,728	\$37,419
12	\$37,419	\$2,245	\$4,027	\$43,691
13	\$43,691	\$2,621	\$4,349	\$50,661
14	\$50,661	\$3,040	\$4,697	\$58,398
15	\$58,398	\$3,504	\$5,073	\$66,974
16	\$66,974	\$4,018	\$5,478	\$76,471
17	\$76,471	\$4,588	\$5,917	\$86,976
18	\$86,976	\$5,219	\$6,390	\$98,584
19	\$98,584	\$5,915	\$6,901	\$111,400
20	\$111,400	\$6,684	\$7,453	\$125,538
21	\$125,538	\$7,532	\$8,049	\$141,119
22	\$141,119	\$8,467	\$8,693	\$158,280
23	\$158,280	\$9,497	\$9,389	\$177,166
24	\$177,166	\$10,630	\$10,140	\$197,935
25	\$197,935	\$11,876	\$10,951	\$220,763
26	\$220,763	\$13,246	\$11,827	\$245,836
27	\$245,836	\$14,750	\$12,774	\$273,360
28	\$273,360	\$16,402	\$13,795	\$303,556
29	\$303,556	\$18,213	\$14,899	\$336,669
30	\$336,669	\$20,200	\$16,091	\$372,960
31	\$372,960	\$22,378	\$17,378	\$412,716
32	\$412,716	\$24,763	\$18,768	\$456,247
33	\$456,247	\$27,375	\$20,270	\$503,892
34	\$503,892	\$30,234	\$21,892	\$556,017
35	\$556,017	\$33,361	\$23,643	\$613,021

ASSUMPTIONS:

1. Annual per capita cost of health care represented by 7 Lifestyle Conditions is \$3,454. Reduced by 50%, the result is \$1,727 per year.
2. Annual growth on savings are calculated at 6%.
3. Annual savings from reduced health care costs are deposited into the portfolio on December 31 of each year, and thus do not figure into the growth of the portfolio for that year. We do it this way to show the most conservative outcome possible.
4. We assume 8% inflation on the costs of health care. As a result, the amount saved each year by reducing said health care costs will also increase by 8% per year.

(Courtesy of William A. Mertes, Chief Financial Officer, American Financial Advisors.)

SPECIAL SECTION

Perspectives on Wellness

Rich People, Poor Planning
By Paul H. Auslander, CFP

In my 25 years of providing financial planning services to high net worth individuals, celebrities, executives, and business owners, I've discovered the most overlooked aspect of building wealth is building health so you can enjoy the fruits of your labor. At American Financial Advisors, providing financial advice to people seeking to build wealth, I have found over the years that what clients really seek is not just more money—they want more life!

In fact, we have helped pioneer new services including “financial-life plans” that assist our clients in creating a lifestyle of building both wealth and health. One of the services we offer is to include vital information specifically related to people's lifestyles. For example, if one of our clients smokes, we will include the reduced life expectancy

for smokers, as well as the cost of care, in their financial-life plan, because it helps people have the facts to make better decisions and better plans. If someone doesn't get the hint to stop smoking, they had better at least be financially prepared to pay for the exorbitant cost of treating the cancer they will likely get as a result.

Another service our clients appreciate is that when we create a financial-life plan for someone, we will include the essential costs for services like health club memberships or routine chiropractic care in their plan. We decided long ago that we want to fully serve our clients by including the costs of sickness and wellness in their plans. These are real costs that most financial advisors don't include as part of their services.

Let me share with you some real examples of clients with whom I've consulted over the years.

Client A came to me a little over two years ago to prepare an emergency financial/estate plan. He had created a company that employed 21,000 people in the high-tech industry. He had just been diagnosed with terminal cancer. He was worth \$153 million and willing to spend it all on a cure. He was 47 years old, a heavy smoker, and under tremendous stress. He tried to exercise, but couldn't maintain the schedule of doing so. He died early in 2006, and left four children fatherless. Before he died, he spent over \$10 million trying every conceivable

remedy. Without his leadership, and because his ego was too big to create a succession plan, his company is near bankruptcy, and his wife and children are in serious financial difficulty.

Entrepreneur B was a creative genius and started an enterprise that eventually grew through franchising, providing him and his family with a net-worth in excess of \$500 million. He continued to have a minor role in the company after it was sold to a large, multi-national corporation, and started to dabble in high-risk ventures. He enjoyed over ten years of good times, great wealth, and heavy partying. During one of those wonderful events, he crashed his helicopter, survived, but broke his back in three places.

He went through intensive therapy, but only regained the use of the upper third of his body. His assets were still primarily in the stock of the company that bought him out, and they were suffering during the stock market crash from 2000-2002. He was spending over \$5 million a year to keep himself and his family comfortable (by their standards). He came to me at this point, on the recommendation of his CPA firm.

It was too late. The market was crashing, he was overspending and not adequately diversified. He had lost millions on ill-fated ventures and died of a massive heart attack—he was 51 at the time.

Executive C is a woman who rose to the zenith of her profession and was the CEO of one of the top-tier accounting/consulting firms in the country. Due to her position, she was constantly entertaining and attending banquet-style functions. Over a fifteen-year period, she gained over 100 pounds, doubled her cholesterol, and was diagnosed with diabetes. As her health declined, she took more time off and made more foolish decisions, culminating with one that almost destroyed her century-old firm, and soon after this, she was fired. That was three years ago, and she still cannot get a job in her profession. Only now is she recognizing the role that her health played in her corporate downfall.

The ability for people to build wealth is absolutely dependent on their focus and attention on their health. Yes, we certainly recognize that accidents happen and that even proper planning does not guarantee that things will work out perfectly every time; but both building wealth and building health are based on time-tested principles that when properly applied, reduce our risks and help most of us most of the time.

As the CEO of our company I can also tell you that this is not just an individual problem. It is a problem that affects everyone: parents, children, employers, employees, everyone. This is a huge issue for corporate America because of the rising health care and health insurance costs.

Most CEOs find this to be the most contentious point when negotiating with unions for long-term benefits. Even well-run companies, like Starbucks, complain that their employee health care costs are their single largest expense!

In addition, employees in a general malaise who are not necessarily sick, but not necessarily well either, are less productive, more depressed, and more likely to cause injury or mistakes. All of this results in a drag on corporate profitability.

However, I am inspired by the recent trend of companies that understand this and are encouraging employees to “live healthy” by serving better meals in company cafeterias, encouraging wellness care, and allowing wellness services on worksites. They all state that costs are initially higher, but fall dramatically as health improves and productivity increases.

I have dedicated my life to helping people achieve their dreams and live their ideal lifestyle. I have seen too many people over the years misplace their priority on material wealth at the expense of the true riches that life has to offer.

Our company is committed to staying on the cutting edge of providing our clients the very best financial-life services that help everyone seeking an overall greater quality of life. It is true: America needs more people less sick. Americans need to *Discover Wellness*.

Ten Steps to Wealth through Health

1. Stay well and fully fund a Health Savings Account as an additional retirement investment vehicle.

2. Stay well and save the money that you would be paying for pharmaceutical co-payments. The average co-payment is \$15-\$30 per month, and often people are paying much more. Put that money into your health savings account or IRA or invest it. Over time that money will grow with compound interest. Think about *The Automatic Millionaire* by bestselling author David Bach: this is *The Latte Factor*[®] for drugs.

3. Get a part-time job exercising for money. Teach an exercise class at a local fitness center. You have to exercise anyway: why not get paid to do it? Many people are able to offset the cost of their nutritional supplements by participating in a network marketing program that is also a part-time business and provides additional residual income. Take the extra money and invest it.

4. Redirect the money you spend on things that are destructive to your health into things that are constructive to your health. A pack of cigarettes costs on average \$3.80. A pack-a-day habit costs over \$100 per month. Stop smoking and invest the money and stay well. How about investing the money you spend on alcohol? Cable TV? Bar night? If you think about it, you can find \$25-\$100+ per month that you are presently

spending on destroying your health and instead invest it for your future—while kicking the bad habit!

5. Most employers have an arrangement with a local fitness center. If your employer is willing to subsidize you, take the money that you would spend on a membership and invest it while staying well.

6. Most employers offer wellness programs such as smoking cessation, weight loss, and stress management, and even offer incentives to participate, because it is in both of your best interests for you to stay well. Take advantage of any incentives your employer is offering; take the money you would otherwise spend yourself, and invest it.

7. Stop spending money on unhealthy fast food and prepare fresh wholesome meals at home and bring meals to work. It will be both healthier for you and save you thousands of dollars over time.

8. When you feel better, you will save thousands of dollars on over-the-counter medications that are just masking your symptoms anyway. Stay healthier by not living on unnecessary medications, and invest the money for your future.

9. Think about your performance at work. If you felt better and performed better, could you make more money? Would you have the energy to get a part-time job or turn a hobby into a home-based business that could provide additional income?

10. If you have a pre-existing condition and go to change your health insurance, unless you work for a big company, your condition can cost you thousands of dollars in increased premiums—even if it is only a minor condition. Staying well will prevent you from paying these increased premiums. Invest the savings for your financial future.

Discover Wellness Trends

How will our lives change in the future? There are certain wellness trends in place that we can see coming. If we try to look further into the future, we must use our imaginations. Here's what we know. There is no one who can dispute that the cost of medical care is an issue that all Americans face. Analysts predict that American companies that do not control their medical costs will find they can no longer compete in the global marketplace. The competitive advantage most international companies have is that they often benefit from government-sponsored health care programs: these programs limit a company's exposure to the increasing costs of medical care. This is one of several reasons why we must find solutions to America's health care crisis.

The future will bring changes in who pays for medical care and how much they pay. Due to skyrocketing costs of health care and medical insurance, employers have no choice but to figure out how to reduce their expenses. Sooner or later, most of them will be incorporating wellness programs into their employee benefits packages. That's the good news. The bad news is that those companies who do not implement wellness programs

will be forced to control costs later by more difficult measures, such as reducing promised benefits to retirees and continuing to increase deductibles and co-payments while reducing benefits to employees. Alternatively, companies will continue to build the cost of health care into the cost of their products: GM says that \$1,500 of every car they sell goes toward the cost of employee health benefits. Another drastic step companies will keep taking to reduce costs is firing full-time employees and rehiring part-timers, to eliminate the cost of employee benefits.

Discover Workplace Wellness

Worksite wellness programs, which include exercise, benefit companies by decreasing health care costs, decreasing occupational injuries, improving employee performance, boosting morale, and decreasing employee turnover and absenteeism. They also help companies improve their image and good-will between employees and management, thereby helping to attract and retain the finest workers.

Although most of the evidence in favor of exercise-based worksite wellness programs comes from larger corporations, there is ample evidence that small companies can enjoy comparable benefits as well. Although specific outcomes depend on the nature of the business, the most extensively documented and widely experienced benefits are the reduction of employee health risks and reduced absenteeism. The savings from these reductions are usually significant. Most companies have found

that the savings from reduced absenteeism alone more than offsets the cost of a health promotion program.

Many companies have implemented exercise-based workplace wellness programs to actively counteract the detrimental physical effects of job stress, and the results from follow-up studies have been remarkable. Companies such as Coors, Steelcase, DuPont, and Control Data have enjoyed a dramatic improvement in productivity and morale and an equally impressive decrease in employee turnover, health care costs, work-related injury, and absenteeism—the very issues that most companies identified as major employee health concerns. As a matter of fact, it is estimated that the average organization realizes a \$3.00-\$5.00 return on every dollar they invest on exercise-based wellness programs.

Steelcase, a large furniture maker rated as one of the top 100 places to work by Fortune Magazine, enjoyed a significant drop in the number of job-related injuries—up to 50 percent in one department—after just three months of implementing a 20-minute stretching program to help employees warm up before starting work.

The Staywell program implemented by Control Data Corporation in Minneapolis has saved the company an estimated \$1.8 million dollars in reduced absenteeism over a six-year period.

In addition to the physical benefits, exercise has been shown to improve psychological functioning, decrease emotional stress, and to elevate mood. Studies reveal that physically active people are likely to be more emotionally stable, to perform better on

tests of cognitive functioning, and to report fewer symptoms of anxiety and depression. Exercise also improves self-confidence and self-esteem and decreases the cardiovascular responses to mental stress.

Let's look further into why employer-sponsored wellness plans are the most effective way to address the health care crisis. First let's start with a dose of reality here: it is not news to anyone that everyone can improve their health by exercising more, watching what they eat, and relaxing. Nobody can really say that they can't afford to do those things, as they don't necessarily require a lot of time or money to accomplish, and yet a high percentage of medical expenses are spent on lifestyle-related issues. Our behavior says that adopting wellness habits is not something that most people are likely to do on their own.

There is no doubt an employer benefits when an employee makes better lifestyle choices. Companies are seriously concerned about their profitability, their ability to compete, and in some cases, their ability to stay in business due to health care costs. They don't want to get rid of their employees, so what options do they have? They can continue to pass on the expenses to the employee through increased deductibles, increased co-payments, and decreased benefits. They can pass on the cost to customers through increased prices. Or they can promote wellness in the workplace and provide incentives to employees to improve their lifestyle choices. The inevitable result will be a decreased need for medical care. This is the ultimate solution.

Recommendations for small businesses that may not have the resources of a large corporation can begin with creating a wellness culture. Employers are leaders of their organization and are responsible for creating the workplace culture. Too often, that culture is to be “connected” 24/7, not leaving time for people to rest, recharge, and rejuvenate themselves. In the end, this leads to lower performance, not better performance. Employers can motivate employees through financial incentives or flexible schedules that encourage people to schedule time to take care of themselves without feeling as if they are not focused on work. Employers can set up relationships with local fitness centers, chiropractors, and other wellness specialists who are willing to create special employee programs that often don’t have any cost to the employer.

The corporate wellness industry is in the process of exploding. Many wellness providers are overwhelmed with the demand for these types of programs; and at this point many employers have only just begun implementing very basic programs. It will soon be considered best practices for a company to incorporate a wellness program for all employees and their families to benefit from. It could look something like this:

An employer will offer various incentives to employees who voluntarily participate in a wellness program. Presently, incentives could be \$25-\$50 for filling out a Health Risk Assessment (HRA) questionnaire or making a call to a wellness coach, or the employer may offer to make contributions to an employee’s

Health Savings Account (HSA). Some employers have begun saying that in order to receive health benefits, employees must participate in a wellness program. They are not saying every employee must participate in a wellness program, only those who want to receive health benefits provided by the employer.

Sometimes people forget that health benefits are benefits and, in many cases, not requirements. This may seem pretty aggressive to some people, but think about it: if you are going to bear the cost for someone else's health care, would it be appropriate for that person to make whatever choices he or she wants, while you have to foot the bill for the consequences?

Employers will increasingly host wellness expos onsite. At the expo, employees will receive a wellness start-up kit that may include a variety of tools, including wellness information, a pedometer, vitamin sample packs, a recommended wellness calendar, discount passes for local fitness centers, and coupons for local wellness services, such as chiropractic. At the expo, employees can go through a variety of biometric tests to measure their cholesterol, blood pressure, body mass index, glucose levels, spinal alignment, and more. Employees will receive their results in hopes that if they have any early signs of health concerns, they will take action and make better lifestyle choices to proactively improve their condition—instead of thinking that they are just fine, only to eventually develop a health problem due to neglect. By then, it's a problem that costs a lot of time and money to manage.

Discover Wellness Coaching

Another service that is rapidly becoming commonplace is wellness coaching for employers and employees. Wellness coaching is a service to help inform and inspire you to implement the steps that will get you results. Wellness coaches are highly educated and trained in both health education and coaching methods.

This is different than just having a friend who can give you tips when you need them; this is a resource you access to keep you on track and well-informed. The most popular categories in which coaches help people are weight management, exercise, nutrition, stress management, smoking cessation, and pre- and post-natal care. A coach can help you when you are serious about getting results but lack motivation to learn everything and implement it all without help. Everyone who wants to succeed at something has a coach. Athletes, performing artists, even executives often have a coach to help them bring out their very best. You should, too.

Wellness coaches are extremely valuable because they can be a referral source as well. Many wellness coaches have already researched various wellness services and providers and can recommend them to you, saving you many hours of searching for a provider, and improving chances that you will really like the services you receive.

The future of wellness will be affected by the Internet, which will continue to expand its resources that help make it easier to access information, communicate with wellness providers and doctors, and stay up to date with the latest

wellness essentials and wellness solutions. Fitness centers will provide technology allowing your personal trainer to customize a program for you that you will be able to access on your home computer and through kiosks located throughout the fitness center. This will let you and your personal trainer keep you on track. You will be able to see your results anywhere you have Internet access; and one day soon it may be common practice to receive discounts on your health insurance because you are working out, just like you receive a safe driver discount on your auto insurance. Technology will help monitor how much and how well you are doing, and you will be rewarded in many ways for making healthy lifestyle choices.

*Employers can learn more about how to reduce the
skyrocketing cost of health care by visiting
DiscoverWellnessCenter.com*

Consumer-Directed Health Care

Health Savings Accounts (HSAs) are a rapidly growing tool in the growing trend towards “consumer-driven” health care: they typically refer to a type of insurance policy with a high deductible and some form of tax-free account. According to Forrester Research, the number of people with this type of account is expected to grow from 2.7 million to 12 million in two years.

Consumer-directed plans give people the choice of how they want to direct their health care spending. For example, a high deductible health care plan that has a Health Savings

Account feature allows people to choose how they spend the money. When you are spending your own money, you choose the doctor whom you want to see, and you become more sensitive to how much things cost—most people in conventional health plans couldn't really care less about how much a procedure actually costs; they are only concerned about how much their deductible and co-payment are.

In the near future more and more HSAs with high deductible health insurance policies will be purchased directly by the consumer and not through their employers. Best selling author and economist Paul Zane Pilzer, in his book *The New Health Insurance Solution*, observes that these plans are growing in popularity.

He explains that the main reason for this is that some people may qualify to purchase health insurance benefits directly for much less than what they have to pay through their employer-sponsored plan. In some cases, employers have programs that will reimburse employees who buy their own health insurance, which translates into substantial savings.

There is also the benefit of employees having their own policies, which they can keep even if they change employers. In addition, once you have one of these plans, your rates cannot be increased due to your health, which is a major concern for people and often keeps them working “just for the benefits.”

One of the best features of an HSA is that you can use pre-tax dollars to pay for services such as chiropractic care, as well as for products and services recommended by your chiro-

practor. This can translate into savings of up to 40 percent or more off the cost of your care. Just another good reason to work with a wellness professional to help you make good decisions about your health.

Another benefit to Health Savings Accounts is that they can be used as an investment vehicle. If you stay healthy and do not use the money in your HSA, the money is yours to keep. You make pre-tax contributions and accumulate interest on your entire contribution. If you begin at an early enough age you can accumulate hundreds of thousands of dollars for your retirement and never have to pay taxes on it.

Critics of consumer-driven health care tools such as Health Savings Accounts say that the problem with these programs is that consumers are not educated enough to direct their own health care decisions and will therefore not be able to make good decisions on how to manage their health. This is yet another great reason to work with a qualified wellness professional who is educated enough to help you make good healthy choices and also to know when you do or do not require expensive medical attention. In some respects the critics are right about this. People do need to become better educated consumers of health and wellness services; they need to find an all-star team of professionals they can afford and trust to help them stay well and make good decisions.

Want to learn more about HSAs and consumer-directed health care so you can save money on wellness care? Visit DiscoverWellnessCenter.com

America's Wellness Revolution

The future of wellness will be both an “evolution and revolution” according to Steve Case, the founder of America Online. He has recently shifted his focus to a new cause: revolutionizing the health care industry. Steve Case is a true visionary. He resigned as the Chairman of the Board of AOL/Time Warner and is now focusing his attention on his next big venture, which he calls Revolution, an investment company that gives more power to consumers. Most significantly, Case is funding Revolution with \$500 million of his own money. Some of that money has been invested in health care, wellness, and resorts. About half of it is invested in companies that allow consumers to choose how to spend their money on health care. People will also be able to take advantage of new developments in technology that will allow them to track providers, services, and expenses, and to access their medical records online. Doctors will be able to improve communications, improve efficiency, and reduce mistakes.

In addition to all of this, Steve Case and Revolution have also launched Lime Media, described as “Lime: Healthy Living with a Twist.” Lime Media is a 24-hour cable channel, which provides an outlet for emerging leaders in health care to reach viewers. Lime’s 24-hour radio network is also carried by Sirius satellite radio and streamed on the Internet.

The new term for the growing market of people concerned about their health and wellness and the environment is LOHAS, Lifestyles of Health and Sustainability. LOHAS is a \$228.9

billion US marketplace for goods and services focused on health, the environment, social justice, personal development, and sustainable living. Consumers attracted to this market have been collectively referred to by researcher Paul Ray as “Cultural Creatives.” There is a good chance that if you are reading this book, you are part of this rapidly growing group.

Paul Ray found that Cultural Creatives are educated consumers who make conscientious purchasing and investing decisions based on social and cultural values. Cultural Creatives represent approximately 30 percent of adults in America. Steve Case’s Revolution is banking on the fact that this will be a rapidly growing marketplace.

Every social, economic, and political indicator leads to the conclusion that America’s health care system needs to be overhauled. With all of the lobbying efforts, money, and cronyism provided by the pharmaceutical industry, and with insurance companies dictating to doctors the treatment they can and cannot provide, the only groups that have any incentive to make a change are employers—who are presently footing most of the bill for the high cost of medical insurance—and people just like you and me.

Getting healthy isn’t just a good thing to do for yourself; it’s good for the country. America can no longer afford to have so many people sick. It affects everyone, because federal programs that provide medical coverage (e.g., Medicare and Medicaid) to those in need are funded by tax dollars. If the costs continue to increase, the taxes will continue to increase. Who do you think is going to foot the bill for that?

Thank You for Discovering Wellness

Discovering wellness is the most effective way for each of us to improve our own health and wealth while also solving America's health care crisis. This does not mean that people will no longer get sick or that we will eliminate all disease. It is not an anti-medicine agenda. It does not solve every problem associated with health care and health care policy. What it does is address the cause of America's health care crisis by reducing the amount of stress on the system. With millions of people less sick and billions of dollars in savings, think about the possibilities. America could regain its global competitive edge once again and have billions of dollars in surplus to invest in jobs, education, and infrastructure improvements.

Companies will thrive with the increased output and improved quality of work produced by a healthier workforce. Stockholders and our economy will benefit with increased profits, stimulating greater investment in new creative ideas and more jobs.

We will have billions of dollars available to fund research and other more effective complementary forms of health care presently not funded by the traditional medical research establishment. We can continue to afford to invest in technology and ideas that may help in the treatment of diseases.

What else can one say about wellness, except that in the end, the quality of your life is your responsibility? It is that simple. We are each responsible for our own health and well-

being; and if you have been to the beach lately and seen the shape and size of people, it is obvious that we are not taking this responsibility seriously enough. It is killing us, literally. It can no longer be an option to be “too busy” or not be able to afford the cost of staying well. Continuing to live on medications without addressing the cause of the problem, living with poor posture, pain, increased weight, decreased strength, and too much stress is the prescription for early death, the ultimate expense.

It is important to mention especially to those of the Baby Boomer generation that your actions have the most profound effect on how our health care industry will evolve. Whatever you do, do not ever feel that it is too late. Don’t accept that you are just getting old. Don’t buy into the story that you have to live on medications for lifestyle-related diseases when there is so much evidence that you can substantially reduce your risks. Please remember that it’s never too late to make better choices for your health.

It is my hope that the end of this book is the beginning of your journey—a journey into a world of wellness and self-improvement. It sounds so silly to say, but the better you are, the better you are. Why wouldn’t you want that for yourself?

May this book inspire you to make yourself a top priority, may it provide you knowledge and wisdom about the natural power of life, and may you make a greater contribution to the world because of the gift of life that is yours. Thank you for reading this, and I hope it has shifted you in a way that your life will be RICHER because of what you now know.

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A Note on Personal Cost Calculations for Each Disease:

The “Personal Health Care Bill” amount for each disease was calculated by taking the most current reported total cost of a particular disease and dividing it by 292 million—the estimated total US Population as of January, 2006, according to the US Census.

The source of the total cost of each disease is listed below and can be found listed in this section of references:

	Total cost	Source
<i>Heart Disease</i>	<i>\$403 billion</i>	<i>Health Affairs 25:1, 2006</i>
<i>Cancer</i>	<i>\$210 billion</i>	<i>Cancer Facts & Figures 2006</i>
<i>Diabetes</i>	<i>\$132 billion</i>	<i>Diabetes Care, March 26, 2003</i>
<i>Chronic Pain</i>	<i>\$120 billion</i>	<i>Clinical Journal of Pain, v.13, 1997</i>
<i>Stress</i>	<i>\$57 billion</i>	<i>Harvard Business Review. v.72, 1994</i>
<i>Obesity</i>	<i>\$75 billion</i>	<i>Centers for Disease Control, 2006</i>
<i>Drug Reactions</i>	<i>\$12 billion</i>	<i>JAMA, v.279, 1998</i>

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