



## Four More Health and Medical Considerations for Your Financial Future

The most important message I repeat at my 10-Day Live-in Program in Santa Rosa, California is, "Your goal is to get out of the medical businesses. And the only way to accomplish this safely is to be healthy. And the only way to be healthy is to eat properly, exercise, and practice clean habits." I would like to add to this, "You must be a productive member of society to survive in times of economic downturn. Your usefulness depends directly upon your health."

Poor health could ruin you financially. Being overweight and ill results in underperformance; which is a leading cause of job loss; whether you work for yourself or a big company. In an unhealthy economy unhealthy people will be the first to be let go. Sickness costs your company a substantial amount of money for leave, loss of productivity and replacing you with a substitute worker. If you are self-employed being ill will mean you are now jobless. The downward spiral quickly becomes out of control.

Nearly four million debtors and dependents were [involved in bankruptcy](#) in 2001 in the United States. Nearly half of those filing said illness and medical bills drove them to bankruptcy. Medical bills and drug costs are not the only roads to financial ruin; loss of health quickly leads to loss of income and then loss of "health" insurance. Three-quarters of bankrupt people had medical insurance at the time of their job loss. So don't count on being saved by your current coverage. Most bankrupt people were middle class homeowners who had been to college. So don't count on your education and current security to save you. Your health is fundamental for your survival.

### Sickness Is Expensive

#### Consider Some of These Costs:

- Loss of productivity
- Loss of employment
- Loss of opportunity
- Job replacement
- Immobility (physical limitation)
- Chronic pain
- Doctor's visits
- Laboratory costs
- X-ray (imaging) costs
- Physical therapy
- Occupational therapy
- Retraining
- Medications
- Hospitalization
- Surgery
- Long-term care
- Increase in insurance premiums
- Loss of insurance coverage
- Cesarean birth (rather than vaginal birth)
- Birth defects in offspring

To avoid financial ruin, and better yet, to get ahead in life, begin by looking at those changes that will make the biggest impact on your life. Begin by focusing on improving your health and personal appearance.

### First Consideration: Healthy People Attract Employers and Customers

The association of health and attractiveness is, by natural design, for the preservation of the species. This is obvious in sexual relationships. We are drawn to healthy people, because those are the ones we want to mate—to share our genetic material—with. Therefore, better health will enhance the chances of loving relationships for the purpose of quality offspring.

In plutonic relationships health is also the magnet that pulls us together. In times past, villages of people depended upon the strengths of their individual members in order to survive. Physically powerful people could hunt, gather, and defend for the sake of all others. The sick were a burden, often discarded. These same principles transcend to businesses today. Being healthy means you are more likely to add to the common goals of the company. Hardy employees work harder, for longer hours, more cleverly, and more efficiently—they are valuable contributors. Good health radiates your worth to others, resulting in advancement in your career.

**Research Shows:**

American society adores the slim and deprecates the fat.

Obese applicants are rated as less qualified for jobs.

Obesity has led to weight-focused job interviews, forced resignations, denials of promotions and insurance coverage, and exclusion from office social functions.

Both the diabetic and obese applicants are less likely to be hired.

Obesity has lowered self-confidence, forces concealment of weight, and channels the obese into low-paying jobs.

Both the obese and the diabetic applicants are viewed as having poorer work habits.

Obesity has also led to lower incomes (\$6,700 a year less), and higher rates of poverty (10 percent higher) are found among obese women.

Wages of mildly obese white women were 5.9 percent lower than standard weight counterparts; morbidly obese white women were 24.1 percent lower.

Diabetics are rated as much more likely to have medically-related job absences.

Obese applicants are rated as more likely to have other absences (e.g. abusing company privileges by feigning illness) and to have emotional and interpersonal problems.

A survey found 47 percent of obese Americans believe they have suffered discrimination in the workplace, while 32 percent think obese employees are less likely to be respected and taken seriously in the workplace.

Overweight and obese students, especially girls, are less likely than the non-obese to be accepted by the more competitive colleges.

Overweight people are less likely to attend college even though they score high on standardized tests and are academically motivated.

Overweight students are more likely to be refused letters of recommendation from faculty members.

**Second Consideration: You Can Regain Lost Health and Appearance**

The rich Western diet condemns people to become fat and sick just like the opulent aristocrats of yesteryear. Back then only a few unproductive nobles could be supported by their meager society. With the increases in productivity following the industrial revolution, the common person could afford to eat like the kings and queens. But it wasn't until the past few decades when people living in Western countries were able to reap the advantages of cheap fossil fuels that an economy was created where two-thirds of the people could become part of the waddling masses—and they have. All this is changing. With advancing economic downturn, unhealthy people may be abandoned, out of necessity. So, if you are in that unproductive group, this is the opportune time to regain your lost health and appearance.

By changing to a starch-based diet, with a little exercise, you will increase your chances of surviving by becoming a more productive member of society. Results from making this change in eating habits are no less than medical miracles. The average weight loss in overweight people is 4 pounds a week without ever being hungry. Cholesterol reductions of 25 mg/dL (.66 IU) follow from one week of a no-cholesterol, low-fat diet. Reductions in blood pressure of 15/13 mmHg after stopping medications can be expected. (For more details see the February 2005 McDougall Newsletter.) The benefits from positive living continue so that most people are able to achieve trim body weight, feel well, and regain full function. Plus, they are now free from dependency on expensive medications.

### **Third Consideration: Reduce Medication Costs**

Your goal is to stop all medications, but sometimes they are necessary. In that case, purchase wisely. Pharmaceutical companies dictate the prescribing habits of most medical doctors. Instead of controlling blood pressure with inexpensive diuretics (like chlorothalidone) costing less than \$4 a month (at places like Wal-Mart, Sam's Club and neighborhood pharmacies); the drug companies persuade your doctor to use pills costing \$1 to \$2 each (for example, name-brand calcium channel blockers, ace inhibitors, and angiotensin receptor blockers).

If you must take medications then insist your doctor prescribes conservatively, with only your—not the drug companies'—welfare in mind. If you are taking medications, then ask your doctor on each and every visit why you must continue. Is this medication still necessary? If you don't ask the subject is unlikely to come up during the office visit. If there is any question about its necessity, then ask for a "trial without the medication." My opinion is that most people are taking ineffective medications that are doing them more harm than good. The adoption of a low-sodium, low-fat, starch-based diet cures many people's chronic ailments from arthritis to constipation—further alleviating the need for medications.

#### **Some Better and Cheaper Generic Medications to Consider:**

Arthritis: Aspirin  
Atrial Fibrillation: Digoxin  
Cholesterol: Pravastatin, lovastatin  
Diabetes (type-2): None, insulin, glucophage  
Hypertension: Chlorothalidone, atenolol  
Infections: Ampicillin, erythromycin, penicillin, etc.

### **Fourth: Buy Only the Medical Insurance You Need**

The real purpose of insurance is to share risks from unexpected occurrences, like accidents. In reality, most of insurance premiums are spent to treat conditions caused by expected occurrences due to unhealthy living, such as coronary heart disease (angioplasty and bypass), hypercholesterolemia (statins), and GERD/heartburn (antacids). It is unfair for those of us who eat and live well to pay for other people's foolishness. Ideally, there would be an insurance company set up for non-smoking, non-alcoholic, exercising, low-fat vegans. Since there is not such a company we are forced to purchase insurance that spreads everyone else's risks to us. I do believe you should have sound coverage for you and your family, and not go without insurance if you can afford it.

One way to lower your medical insurance costs is to buy only the insurance you are likely to need. If you are in good health, limit your coverage to major medical. This coverage excludes doctor's office visits, routine check-ups, annual physical exams, follow-up visits for drug refills, and minor medical expenses. Unexpected accidents or major illnesses are covered. With major medical insurance you are buying a policy with the highest affordable deductible available. You should be able to find a policy with a \$4000 deductible that will still keep you from financial ruin from a 3-day hospital stay costing

\$40,000.

If you are not in good health and need ongoing care, then look for the best coverage available to you at the best price. In many cases this will be a HMO dedicated to keeping healthcare costs under control, such as Kaiser Permanente.

Regardless of the kind of health coverage you buy, be sure to check your policy carefully for exclusions from coverage and other loopholes that might leave you with thousands of dollars of out-of-pocket costs if serious illness strikes unexpectedly.

### **Sickness Is Expensive and Nonproductive**

I believe most people fail to make changes in their diets for two reasons: First, they do not believe something as low-tech and inexpensive as food choices could cause a profound difference in their lives; and second, they cannot imagine themselves following a diet based on starches, rather than the one they know so well of meat and dairy products. With continued economic downturn these obstacles may be forcibly removed. People will change to simple foods out of necessity. The new society cannot support unproductive members—sickness will be a luxury no one can afford. Now is the time to get ahead of the trend and make long-overdue changes.

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