

THE #1 FINANCIAL CRISIS IN THE US IS NOT THE STOCK OR REAL ESTATE MARKET

I was quite fortunate to learn some great lessons from some equally great people at a very young age. Isn't that how that works - great people have great things to say?

HERE ARE 4

1. FROM A HEALTHY, WEALTHY, ULTRA ACTIVE 80 YEAR OLD MAN - "You're only young once - take care of it." (I'll bet you thought he was going to say "Enjoy it." So did I!)
2. FROM A WORLD LEADING DOCTOR - "People spend half their life spending all of their health to acquire wealth and the second half of their life spending MORE THAN their wealth trying to get their health back."
3. FROM A WORLD LEADING, WEALTHY FINANCIAL ADVISOR - "The #1 cause of bankruptcy and financial stress are costs related to health problems. So it is simple - make your health your first investment."
4. FROM A SUPERMOM (Single mom, successful business woman, with 4 great kids) "What do you mean organic food is too expensive? Your health is not a place to save money! You will spend 10 times as much later at the hospital! (On drugs and surgery)"

It turns out all of these people were either brilliant or prophetic. The Boston Herald (1) just reported a study from Fidelity Bank that showed a couple needs \$225,000 in CASH (in addition to Insurance and Medicare) to cover medical expenses after retirement and this number, which was \$215,000 last year, is going up at a rate of 4.7% a year!

At that rate, 4.7% per year, 12 years from now you will need approximately \$400,000 in cash at retirement to pay medical costs not covered by Insurance or Medicare. If Medicare fades out, as many are predicting, you will need far more than that. Depending on your condition, possibly several times that amount.

So what is the problem then? Most people first will say "we need better health care coverage". That is insane for many reasons. Here are two:

1. THERE IS NO WAY TO GIVE EVERYONE IN THE US AN ADDITIONAL \$200,000 - \$1,000,000 IN MEDICAL BENEFITS.
2. IT'S AN INSANE NOTION. CLEARLY WE DON'T NEED MORE HEALTH COVERAGE - WE NEED MORE HEALTH!

The real problem is that the last place you put time an effort in is your health, which is why it fails and becomes so expensive later.

HERE IS PROOF:

1. Cheap food, cheap groceries, and cheap supplements are all #1 sellers.
2. Only 13% of the U.S. exercises regularly
3. Only 7% go to the Chiropractor
4. You get the cheapest insurance available and then GO TO DOCTORS ON THE LIST! If it is cheap insurance, then it has doctors on the list that accept guidelines set up by the insurer. These guidelines are designed to save the insurer money, not to get you healthy!! CHEAP CARE = CHEAP HEALTH.
5. Passion for the quick fix despite the huge risk. Pharmaceutical companies make trillions even though the side-effects on every drug commercial and bottle read: "CAUTION: Your nose will fall off, you will become homicidal, get cancer, die early, commit suicide, and see aliens." Rising medical costs are not the issue; diminishing self care is the issue, along with doctors that are not doing what they need to do to get you healthy - but simply prescribing, following rules, and abiding by traditions. Rules and traditions that don't work. We're the sickest, most depressed country in the world and spend the most on "Health care." The key is to take care of yourself today so that you don't have poor health and expensive conditions tomorrow. You'll not only save 100s of thousands, YOU WON'T BE DEAD!

MAKE THE RIGHT INVESTMENT NOW! REMEMBER WHAT MY MENTORS SAID:

1. "Take care of your youth (health and vitality)"
2. "Spend time on your health"
3. "Spend money on your health - make health your first investment (a few thousand today will equal \$400,000+ tomorrow... and you won't be dead)"
4. "Don't save (go to the cheap doctor on the insurance or buy the cheap food and vitamins) when it comes to health" (You'll save \$12.50 on your grocery bill and \$20 at the doctor, but you'll be dead)

It's simple. Put quality, time, and money into your health today and it will pay dividends tomorrow. Plus, you'll be ALIVE!

(1) By Associated Press | Wednesday, March 5, 2008 | <http://www.bostonherald.com> | Lifestyle