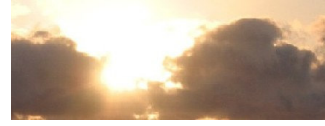


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# Wellness*IQ*

**SECRETS TO LOOKING AND  
FEELING YEARS YOUNGER**

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**“I think of life itself now as a wonderful play that I've written for myself... and so my purpose is to have the utmost fun playing my part.”**

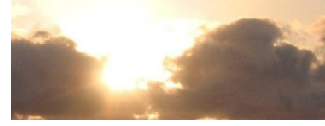
*Shirley MacLaine*

**“To be alive, to be able to see, to walk, . . . it's all a miracle.”**

*Arthur Rubinstein*

**“The cure for all ills and wrongs, the cares, the sorrows and the crimes of humanity, all lie in the one word 'love.' It is the divine vitality that everywhere produces and restores life.”**

*Lydia Maria Child*



## **Disclaimer**

The author of this book is not a qualified medical doctor and the approaches described and opinions presented may not concur with prevailing, mainstream medical opinion. The exercises, dietary suggestions and other advice regarding health issues described are not suitable for everyone. In certain situations, they could cause you to injure yourself.

You should not try to diagnose yourself, or begin any exercise routine, dietary program or attempt to treat yourself without consulting a qualified medical practitioner.

The author does not provide any guarantees that the approaches outlined will work, or that you will produce a particular outcome or benefits for yourself. The information herein is provided "as is" and without warranties of any kind either expressed or implied.

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Since natural and/or dietary supplements are not FDA approved they must be accompanied by a two-part disclaimer on the product label: that the statement has not been evaluated by FDA and that the product is not intended to "diagnose, treat, cure or prevent any disease."



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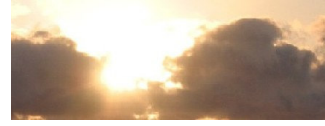
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## **INTRODUCTION**

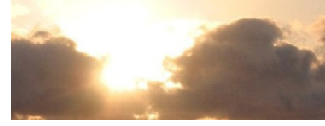
The truth is we all begin the aging process the moment we pop out of the womb. Every day of our lives millions of cells in our bodies die and millions more are renewed. When we are children the new cells outnumber the cells that die, but this changes as we get older. Aging occurs because the shifting balance of this cell death and renewal process means that more cells die than are renewed. Other cells that are damaged are not renewed as they were when we were young – the result is the inevitable appearance of aging and decay.

The facts are that we are living longer as a whole. Singularly, you may view that as a curse or a blessing depending on your perspective. In fact your perspective / attitude / outlook is a key component of how you age and is discussed in more detail later.

In this book we will explore methods you can use to help yourself slow the aging process – some low cost and even no-cost.

Now for centuries explorers and adventurers have searched for the elusive “fountain of youth.” Unfortunately, it does not exist or you wouldn’t be reading this!

Nevertheless, every day we are all bombarded with



commercial messages about the most recent miracle drug, or the latest exercise contraption and how they are just what we need to fight off the march of time and effects of Mother Nature.

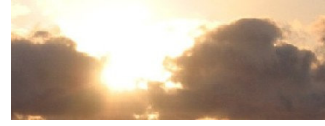
At times it seems as though there are more miracle methods than ever being flashed in front of your eyes each day. . .and there are. Ask any advertising executive and they will admit that there are more advertisements than ever touting everything and anything designed to cash in on a huge market. What is that market? It's the aging Baby Boomers.

More recently there has been a recognition that what our grandmothers told us was actually good advice and does make sense. By this we mean the simple, sensible lifestyle that includes a diet of mostly natural foods combined with moderate exercise.

Strangely enough human evolution didn't depend on synthetic vitamins, highly processed snack foods and botox!

So if you are looking for information on the best brand of HGH, or a checklist for steroids this e-book is not the one for you – it focuses on the simpler things that can keep you healthy and young looking.

Some of this material may be new to you and some may serve as reminders of things you have forgotten. Just remember, it's YOUR life and YOU are in control.



## Chapter 1 - ATTITUDE AND AGING

Thankfully, researchers are finally beginning to understand and accept the link between the mind and the body.

Whatever happens in that six inches between your ears, one thing is certain.

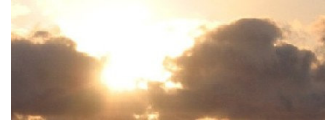
**Optimism, laughter, love and other positive emotions are the perfect counter to the effects of aging and the challenges of just being human. They work at any time in your life, even in your sixties, seventies, eighties and beyond!**

A happy outlook appears to trigger the release of endorphins. Endorphins relax the cardiovascular system and encourage cytokines<sup>1</sup> which alert the immune system to pay attention in detecting abnormalities like cancer cells.

The University of California, Riverside began a research project in 1921 whereby they followed the aging process of over 1,500 people who were pre-teens when the study began. The researchers concluded that among those subjects, such positive attributes as dependability, trust, agreeableness and open-mindedness were associated with a two to four year increase in life

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<sup>1</sup> Cytokines are a unique family of growth factors (proteins that bind to receptors on the cell surface) that stimulate the body's antibody and cellular immune responses.



expectancy.

### ***Tips for a Positive Outlook on Life***

Let's explore some tips for developing a better outlook on your world.

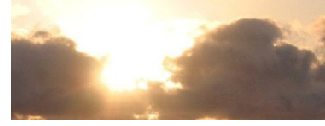
#### **Listen Carefully to Your Conversation With Yourself.**

If you have put yourself down since childhood, a lifetime of negative, subliminal messages can take their toll by turning you into a pessimist.

**Tip:**

**Spend one week writing down the phrases you use in your “self talk.” Chances are you will find that you repeat a dozen or so phrases over and over again that reinforce that negative image. If you know about them, you can change them.**

If an issue is not resolved it will continue to plague you and you will relive the negative emotions tied to that issue over and over again. Write yourself a letter spending about 20 minutes a day for four days and write about what you feel. Forget grammar, punctuation and so on. No one else will see this but you and you can throw it away when finished. Once you begin to write, don't stop until the time is up. This exercise will help you organize your thoughts and get them out of your system. By the end of the four



days most people feel much better about themselves.

### **Seek Out New Challenges and Opportunities.**

Always have something that is a goal just over the horizon.

When you begin to close the gap and reach that goal, set another and another. Keep yourself consistently moving ahead.

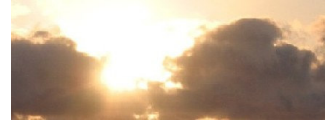
### **Increase Your Joy, Hope and Optimism**

Here are a few helpful tips for that will work no matter what your age:

1. **Make a list of at least 10 great things that happen to you every day.**
2. **Laugh a lot. You'll heal your body and your mind.**
3. **Discover a new challenge each month.**
4. **Try meditating for just five minutes each day.**
5. **Try and do one new thing every week or month. Visit a museum, go to the zoo, go to a book signing or lecture. The goal here is to eliminate monotony which is a sure killer of optimism.**
6. **Look for a new marvel of nature each day. Discover an abundance of happiness.**
7. **Spoil your pet or if you don't have one, adopt one.**
8. **Learn to laugh at yourself.**
9. **Allow yourself to experience grief but don't let it control you.**
10. **Find someone who is worse off than you and lend a hand. Volunteer at a hospital, visit a nursery or a shelter**

### ***Your Brain's Emotional System***

Even though the physiological make up of emotions themselves have not yet been identified, some researchers suspect that a small portion of the brain called the insular cortex may be the key.



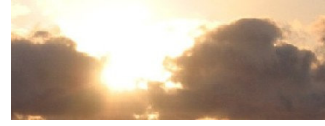
The insular cortex regulates your autonomic nervous system, which controls the automatic functions of your body such as your breathing, heartbeat and blood pressure. It also plays a role in higher brain functions and helps to process emotions such as anger, fear, joy, happiness and sexual arousal.

Laboratory experiments with animals indicate that when the insular cortex is stimulated for long periods of time, it causes a kind of damage to the heart muscle that is similar to sudden cardiac death. Other experiments with people who have epilepsy who were undergoing brain surgery that exposed the insular cortex found that stimulating the area with mild electrical pulses changed the person's heart rate and blood pressure.

Is it any wonder, therefore, that years of sorrow, anger and other negative emotions may cause a malfunction of the insular cortex? The research continues.

### **The Impact of Anger**

You can see the immediate impact of anger just by observing the changes in somebody's face when they are angry or upset. It probably looks tight and tense, there is probably a frown or a scowl, it might be flushed and sweaty. Now imagine if that condition is maintained for an extended period of time. The anger becomes etched in their face and it ages horribly! Now, if they let their anger

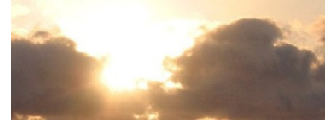


go, the years literally drop away from their face and the effect can happen literally overnight. The point is that it's their frame of mind that is causing the aging. The physical appearance is just a reflection of this.

**Moral: Change your frame of mind and your appearance will change with it.**

In a preliminary study, researchers at the Institute of HeartMath in Boulder Creek, California, a biomedical research center that examines mind-body connections, asked 30 men and women to think for five minutes of either a compassionate moment in their lives or a time when they were upset or angry. "We found that simply recalling one episode of anger depresses the immune system for up to seven hours – but one episode of feeling compassion or caring enhances the immune system for about the same amount of time," says Jerry Kaiser, the Institute's director of health services.

Armed with that information, stop for a moment and think about how often you feel yourself at either end of that emotional spectrum. Makes you think a bit deeper about how we have the power to actually destroy ourselves through our emotions, doesn't it?



## Chapter 2 – LIFESTYLE & DIET

Yes - we have to discuss this! You've heard it before but it must be repeated. You ARE what you eat.

There are over 13.5 million Americans alive today who have a history of heart attacks, angina or a combination of both. 50% of them are age 60 or older and 83% of people who die of heart attacks are 65 or more.

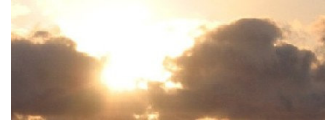
Today, many doctors rank fat intake right up there with smoking as a leading cause of death. What can you do about it? Plenty.

### ***Fat***

Americans love fat. We love fat so much that we eat the equivalent of 1 ½ cups of butter every week! Yes, that's correct. Walk to your refrigerator and pull out 6 sticks of butter and imagine them placed at different points in and out of your body. Pretty scary, isn't it? Excess fat intake directly contributes to:

- Elevated cholesterol
- Elevated triglycerides
- High blood pressure
- Diabetes
- Excess weight.

Taking control of just this single area of your overall health



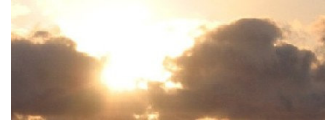
will substantially reduce your chances of heart disease as well as reducing your risk of a stroke. A stroke occurs when blood clots block the arteries that supply blood to your brain.

French researchers examined 250 men and women age 60 to 70 and found that those who had fatty plaque narrowing the main artery out of the heart were 9 times more likely to have a stroke than those who did not have this buildup.

### **Cancer and Dietary Fat**

Cancer is another possible by-product of excess fat in the diet. In fact, dietary fat is credited with playing a role in as much as 40% of cancers in men and 60% of cancers in women. Red meat is considered to be one of the biggest culprits, increasing the instance of colon, rectal and prostate cancer in men. For women the results are colon and possibly breast cancer. And, researchers are now beginning to believe it may play a role in lung cancer as well.

So why do we still eat it? Believe it or not, many of us just haven't gotten the word yet, especially those over 60. Even though the information about fat has been around for a long time, many people believe that fat is a necessary part of diet. Yes, it is true that dietary fat exists for a reason. It does provide us with the fatty



acids we need to control our body temperature, give us healthy skin and hair and protect nerves and our vital organs.

**The problem is that not all fats are created equal and many of us just don't understand the difference between good fats and bad fats.**

### **Monounsaturated fats**

These include things such as olive and canola oils and polyunsaturated fats like corn and safflower oils are considered somewhat healthy when taken in moderation.

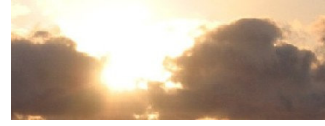
### **Saturated fats**

These are the fats that we find predominantly in meat, eggs and dairy products. They are attributed with causing major health problems especially when consumed in large amounts.

### **Trans-fatty acids**

These are another type of harmful fat. These are unsaturated fats that food manufacturers use to solidify certain foods like margarine and vegetable shortening. In addition to being harmful they have no dietary value at all.

It is unfortunate that a typical American meal does not consist of one type of fat or another, but a combination of several so that when we eat we can consume a large amount of bad fat.



### **Low Fat Eating**

By switching to a low-fat style of eating mostly unsaturated fats you may very well quickly feel rejuvenated regardless of your age. No matter what your age or medical condition(s) might be, diabetes, high cholesterol, gout or heart disease a low-fat diet is the way to go.

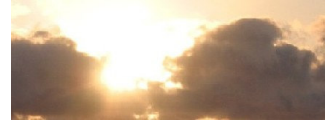
Limit saturated fat to less than 10% of your daily calories and cut back on the fatty acids and the benefits will increase your life expectancy.

### **Fiber**

If there was one element of our diets that we would 'wish away' it might be fiber. Fiber is what is left over after our bodies have squeezed every bit of nutritive value from the foods we eat. Don't discount fiber, however. It is a very important part of a healthy diet.

Sadly, most older Americans get no more than 14.8 grams of fiber a day when you actually need 25 to 35 grams to protect against disease!

You can make up the difference by changing your dietary habits and you can do it easily. Researchers have found an astounding 33% drop in cholesterol in some patients who did nothing more than increase fiber and reduce fat. And, there is



research being conducted that indicates the perillyl alcohol<sup>2</sup> contained in fiber shows promise of actually slowing down the growth of certain cancer tumors.

Before we take a look at how fiber can combat cancer, we need to explore the two different types of fiber – insoluble and soluble. Each type works differently to fight disease.

### **Insoluble fiber**

This comes from a substance that forms in the cell walls of plants. The reason it is called insoluble is because your body does not break it down as it passes through the digestive system. It is what gives your stool its bulk helping it to move faster through your system. This is why certain foods that are high in soluble fiber, like bran, are said to be nature's laxatives.

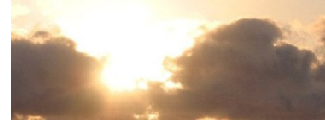
Grain products and vegetables have loads of fiber. While at first look it appears more as rabbit food than a cancer fighting ally, studies show that insoluble fiber helps to fight colon cancer.

Researchers also believe it helps to fight breast, pancreatic and prostate cancers as well.

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<sup>2</sup> Perillyl alcohol is a natural compound that is extremely powerful in reducing the incidence of all types of cancer. It works by shutting down the growth of cancer cells by depriving them of the proteins they need to grow. Research has shown that it works on every kind of cancer that it has been tested against.

Perillyl alcohol is obtained from essential oils of lavender, peppermint, spearmint, cherries, celery seeds, and several other plants. Generically it belongs to the family of plant drugs called monoterpenes. It has performed well in the treatment of advanced carcinomas of the breast, prostate and ovary and it has been shown to induce the regression of 81% of small breast cancers and up to 75% of advanced breast cancers in animal studies. Perillyl alcohol is up to five times more potent than the other known cancer-reducing compounds at inducing tumor regression.



In Finland low rates of breast and colon cancer are linked directly to diets rich in cereals.

In certain parts of Africa where people consume lots of high fiber foods the incidence of intestinal disease is practically nil.

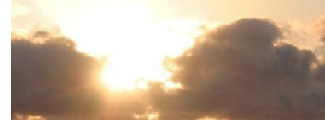
Let's take a look at how fiber works.

Insoluble fiber will soak up water as if it were a sponge thereby making stools bulkier. That excess bulk spreads out cancer causing components over a larger area preventing them from grouping together to do damage.

Fiber is the equivalent of a super highway through your intestines that gets things moving faster, so there are fewer opportunities for any interaction between cells lining the colon and any cancerous agents.

Fiber works with the levels of acids in the intestines changing the way that certain bacteria do the job. The result is increased fermentation. Yes, it may cause gas (!), but it also makes it harder for carcinogens to get in your body. It also plays a role in regulating the levels of intestinal bile acids that play a part in the beginning stages of colon cancer.

The "stuff" that causes breast, pancreatic and prostate cancers latch onto fiber like a magnet, which means that those carcinogens are carried away with other body waste.



Researchers believe that insoluble fiber also contributes to reducing levels of harmful estrogen that can contribute to the beginning of breast cancer. Experiments suggest that doubling fiber intake and reducing fat can reduce the tumor rate by 50%.

If you can imagine eating foods that can actually stop or slow the growth of tumors wouldn't you want to eat it? Well, you can.

### **Sources of Fiber**

#### **Beans**

Whether canned or dried, beans in any form contain large amounts of fiber. Reduce the amount of gas by soaking them overnight in clean, clear water. Rinse again thoroughly before cooking.

#### **Oat bran**

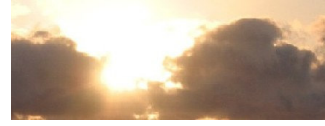
This is added to cereals, or eaten as bread and it is a great source for additional fiber.

#### **Brown Rice**

Try eating brown rice instead of white. Brown rice will supply 3.32 grams of fiber per cup while white rice contains only 0.74 grams per cup.

#### **Whole grains**

Whole grain bread products are a must. You can receive 3 grams or more of fiber per slice. Refined wheat loses fiber and



removes trace minerals.

Read the labels in the grocery store, especially the fine print.

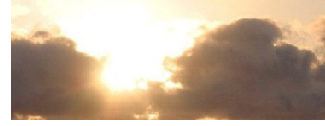
The labels will tell you the fiber content of the food per serving. If the first three or four ingredients listed are grains, it means that the product contains more grains than anything else.

Learn to balance the benefit of fiber versus other ingredients.

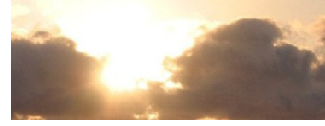
If a granola bar has one or more grams of fiber it is only a good deal if the fat and calorie content are low. A snack bar with 100 calories, 2 grams of fat and a single gram of fiber is probably okay. But if the bar contains 300 calories and more than a few grams of fat that's way more than you need.

### **Simple Steps to Get More Fiber**

1. Introduce fiber into your diet one step at a time, gradually increasing and setting goals you can realistically attain. Storing easy to prepare foods in your pantry can help.
2. Stock up on low-fat soups, canned beans and cereals that are all easy to prepare.
3. Keep your freezer filled with vegetables that can be quickly steamed or zapped in your microwave.
4. Keep the liquid from canned beans. There's a lot of soluble fiber there that may just go down the drain. Save it to use in soups.



5. Don't peel fruits and vegetables. The skins of apples, pears, peaches and potatoes are rich in soluble fiber. Eating the white rind of oranges and the membrane in grapefruit also provide extra fiber.
6. Eat fruits and vegetable whole rather than as juices. You may get concentrated nutrients from the juices, but you lose the fiber in the fruit. The 14 grams of fiber you get from eating six carrots outweighs the 2 grams in the juice you created with those 6 carrots.
7. Some people prefer taking a fiber supplement. There are many on the market, but be aware that most contain psyllium. While it is a source of fiber and a natural laxative it can interfere with certain medications you take. Be sure and check with your doctor.



## **Foods That Can Help You Fight Aging**

While we have discussed certain foods high in fiber, we haven't even scratched the surface of foods that can help you battle the aging process.

Plants. Nope, not the philodendron hanging in your kitchen window, but the treasure you find in the fruit and vegetable aisles of your supermarket.

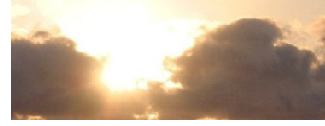
**Tip:**

**If there is one single piece of advice you can get from studying the aging process, consume more fruits and vegetables is definitely one of the most important.**

## **The Benefits of Phytochemicals**

When you eat food made from plants, you are receiving the benefits of a small army marching off to combat the aging process. This army is comprised of agents known as phytochemicals. These are completely separate from the vitamins provided by the vegetable themselves, but may be even more valuable.

Scientists used to believe that phytochemicals were absolutely useless. However as more experts have delved into the study of plants, they have found that they appear to help fight off cancer, heart disease and stroke, even though they don't really understand



why. In fact over 200 studies conducted show that a diet high in fruits and veggies substantially cuts your risk of cancer. That alone becomes increasingly important as you get older and the risk of disease increases.

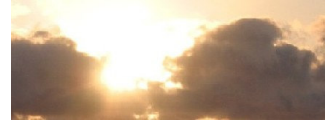
Some of these phytochemicals are simple to detect. The bright orange color of carrots, sweet potatoes or yams are obvious. The pungent whiff of phytochemicals is apparent in garlic. However, most are undetectable.

The chemicals are there to actually protect the plant. It is believed that they evolved to protect plants from oxygen, wind, insects and weather. Remember that plants feed on carbon dioxide and oxygen is actually waste.

Without protection from the ultraviolet rays of a hot sun, plants would shrivel and die. In the dirt where bulb plants grow, they are also subjected to the hazards of bacteria and insects.

Edward Miller, Ph.D., professor of biomedical sciences in the Department of Biomedical Sciences at Baylor College of Dentistry in Houston states that, "We can save more than 150,000 lives a year, right now, with no treatments, no medical costs, no long-term recovery – if people would just eat the foods that protect them."

Worldwide studies have proven that phytochemicals protect against cancer, but there is no one phytochemical or any other



substance that you can take or eat for protection – it's the overall combination in a healthy diet that counts.

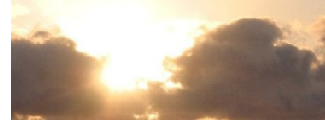
Eating plant foods does give you a lower risk for cancers that attack the lungs, bladder, cervix, mouth, larynx, throat, esophagus, stomach, pancreas, colon and rectum. Laboratory studies show that phytochemicals prevent cancer forming substances and defective cell that can turn into cancers, from gaining a foothold or spreading.

Phytochemicals also help to keep your heart healthy. The 60 to 80 age group that has a higher risk of heart disease than younger people do, can substantially reduce the risks by eating a diet rich in fruits and vegetables.

Plant foods also combat free radicals. Many phytochemicals do double duty as anti-oxidants. They neutralize the free radicals which are unstable molecules that damage or destroy healthy cells.

In addition to the free radicals that your body produces routinely, these damaging agents also find their way into your environment through other means like cigarette smoke, pollutants, medications, pesticides as well as household cleaners.

They have also been linked to more than 60 medical problems and diseases. In addition to the obvious diseases like heart disease, cancer and stroke, they can also manifest as premature aging, stiff



joints, wrinkled skin, arthritis, diabetes and cirrhosis of the liver.

The study of phytochemicals in plants is a relatively new field, but here is a list of those that appear to provide the most protection:

***Organosulfur compounds.***

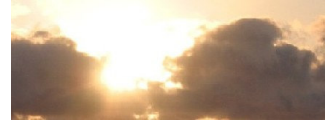
These are foods that we recognize mostly by their pungent odor and flavor. Garlic, onions, leeks, chives and shallots are organosulfur compounds. You can also find these compounds in vegetables like broccoli, cabbage and cauliflower.

Foods that are rich in organosulfur are sometimes referred to by some members of the medical community as dietary anti-carcinogens. They help the body block and eliminate cancer causing agents before they do their damage. They are also instrumental in fighting heart disease and stroke.

**Tip:**  
**The best method to derive the most benefit from organosulfur compounds is to eat them raw or lightly cooked. Puree vegetables into a healthy soup and be sure to add garlic and onion.**

***Isothiocyanates***

These are plant chemicals found in leafy green vegetables like watercress, arugula, cabbage, brussel sprouts, Chinese cabbage,



broccoli and cauliflower. These compounds help rid the body of cancer causing substances and actually act to remove the trash. Isothiocyanates make it difficult for cancer causing substances to target the DNA of healthy cells and in laboratory experiments have actually kept tumors from forming.

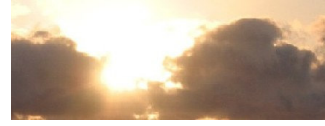
The most benefit you can receive from isothiocyanates in your food is to eat some of your vegetables raw. The compounds are released when chopped and chewed. Eat them as fresh as possible and eat plenty of them.

### ***Indoles***

These go with isothiocyanates like salt and pepper go together. Indoles protect against breast cancer in women and prostate cancer in men. Indoles stop the growth of small virus caused tumors. You can best benefit from indoles by eating the equivalent of a quarter head of cabbage a day or an equal amount of broccoli, Brussels sprouts or cauliflower.

### ***Isoflavones***

These are a group of plant estrogens that are found in soy products. To help increase your soy consumption, try tofu. It is far less bland when it absorbs the taste of spices and other foods that are cooked with it. Try more Asian recipes, or drinking soy milk instead of normal milk. When you are baking, trade off 25% of



your regular flour for soy flour. You'll get all the benefit with little or no difference in the recipe.

### *Lignans*

Lignans occur widely in plants and are an exciting new area of research. Lignans have estrogen like actions and play a role in plant growth and defense against predators.

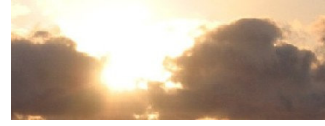
Early studies indicate that lignans seem to prevent breast cancer at least in the laboratory. As antioxidants they may help prevent damage from LDL cholesterol which, as we know, lays the groundwork for heart disease.

Add lignans to your diet by including flax. Some baking companies add a trace amount of flax or linseed to add a slightly nutty flavor. You can find flax in health food stores, but use it very sparingly as adding it to your diet too quickly can cause intestinal distress.

### *Carotenoids*

These are evidenced in the bright red, orange and yellow pigments displayed in some plants like carrots, tomatoes, sweet potatoes, cantaloupe, winter squash, parsley, green peas, pink grapefruit, swiss chard, spinach, beet greens, pumpkin, watermelon, broccoli, mangoes, oranges, papaya and tangerines.

You will also find them in okra, red peppers leafy green



vegetable and even in fish liver oil.

Diets rich in carotenoids fight disease and in one study a high carotenoid diet actually helped reduce the risk of lung cancer in nonsmokers. One particularly powerful carotenoid is lycopene. Lycopene is found in tomatoes and everything made from them including pizza sauce and ketchup. You will also find lycopene in watermelon, guava and pink grapefruit.

**You might be surprised to know that red leaf lettuce has more carotenoids than iceberg lettuce, just as there is more benefit from pink grapefruit than white.**

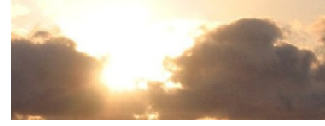
### *Flavonoids*

These are a serendipity because they are found in just about every plant from apples to onions and soy and even black and green tea contain flavonoids that help fight cancer.

To get the most benefit from flavonoids try these tips:

Sip wine. Drink a little wine each day as well as tea. Have your cup of coffee first thing in the morning, then switch to tea for the remainder of the day. Combine fruits and make a fruit salad (fresh only). Buy a variety and vary different combinations. Add finely grated orange or lemon peel to fruit drinks, carbonated drinks and on salads, vegetable and even meats.

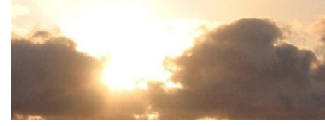
### *Tannins*



These are not just colorful substances used in dyeing, making ink or tanning leather. Ellagic acid, one form of tannin, is in foods that stain - strawberries, raspberries and blackberries. Get more tannins into your system and fight cancers, heart disease and stroke. Skip juices and go for the whole fruits. Check the labels of your jams and jellies and select according to which have a higher content of real fruit. This is more than likely the premium brands. Top off your food with a few berries to work them into your daily eating habits. Sprinkle them over cereal, pancakes and desserts.

### **Low Calorie Treats You Can Enjoy**

- 3 Chocolate kisses – 75 calories, 4.5 grams of fat
- 24 fresh grapes – 81 calories, 0 grams of fat
- 1 cup fresh strawberries with 1 tablespoon powdered sugar – 86 calories, 0 grams of fat
- ½ cup of cranberry juice over ice with club soda and an orange slice - 91 calories, 0 grams of fat
- 5 vanilla wafers – 93 calories, 3 grams of fat
- 19 pieces of candy corn – 95 calories, 1.9 grams of fat
- 2 tablespoons low-fat yogurt topped with ½ cup of cherries and 2 teaspoons sliced almonds – 96 calories 3 grams of fat
- 2 cups air-popped popcorn tossed with 1 teaspoon melted



margarine and 1 teaspoon honey - 97 calories, 3.8 grams of fat

- ½ cup sugar free instant pudding made with skim milk and ½ teaspoon shaved semi-sweet chocolate – 99 calories, 0.6 grams of fat
- 10 (1 inch) cubes of angel food cake topped with ¼ cup frozen raspberries in light syrup – 100 calories, 0 grams of fat

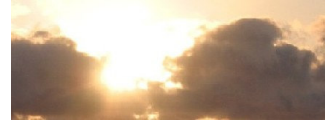
### **Diet Tips And Tricks**

#### **Some meat is good for you, but try and stick to these:**

Eye of the round roast. A lean 3 ounce serving has 143 calories, 59 milligrams of cholesterol and just over 4 grams of fat. Protective nutrients include vitamins B12 and B6, zinc, niacin, potassium, riboflavin and magnesium.

Top loin steak. One lean 3 ounce serving with fat trimmed contains 168 calories, 65 milligrams of cholesterol and 7 grams of fat. Protective nutrients include vitamins B12 and B6, zinc, niacin, potassium, riboflavin and magnesium.

Lamb foreshank. One lean 3 ounce serving of the meat gives you 159 calories, 88 milligrams of cholesterol and 5 grams of fat. Protective nutrients include vitamin B12, zinc, niacin, riboflavin, magnesium and potassium.



Pork tenderloin. One lean 3 ounce serving contains 139 calories, 67 milligrams of cholesterol, and 4 grams of fat. Protective nutrients include vitamins B12 and B6, riboflavin, zinc and magnesium.

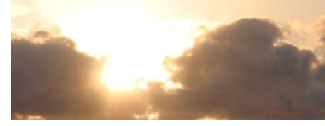
### **Food and Vitamin Supplements**

Is taking supplements beneficial? Visit your local supermarket, drugstore or health food store and you will find row upon row of vitamins and supplements. Each is minutely measured giving you the RDIs, DVs, IUs, milligrams and so on. It's enough information to make your head swim!

Some studies suggest that specific vitamin and mineral supplements can help reduce your risk of heart disease by 30 to 40 percent, according to Jeffrey Blumberg, M.D. associate director and chief of the Antioxidants Research Laboratory at the U.D. Department of Agriculture Human Nutrition Research Center on Aging in Boston, and even slow the progress of the disease. They are relatively inexpensive and easy to obtain over the counter.

**Vitamins are also credited with boosting the immune system and it is believed that older people who take vitamin and mineral supplements do have stronger immune systems.**

Generally speaking, the immune system begins to decline



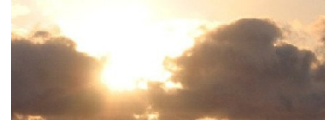
around age 50 and by age 60 may already be seriously compromised. The belief is that if your immune system can't protect you, the door is thrown wide open for cancer and other serious diseases to walk right in.

So, the answer is yes, supplements can help, but don't expect them to work miracles. You can't continue to do the steak and eggs or burger and fries thing and think that popping a pill will be a cure-all because it isn't!

If you are over 55, vitamin supplements will help prevent disease, though it may take at least six months to a year for you to register the improvement. That's not an excuse to put it off, because the sooner you begin, the quicker the results.

Let's take a look at weight for instance. If you take in too many calories and gain weight you increase the risk of cancer, heart disease and stroke. But, cutting the calories to either lose or maintain your weight may result in deficiencies in vitamins and minerals. You can replace key vitamins and minerals lost by dieting with carefully selected supplements.

Another challenge is compensating as the body's systems begin to slow down. As we age, our systems do not work as efficiently as they once did. For example, you don't have as much stomach acid that helps to get nutrients from food. That means



that as much as 40% of the nutrients you ingest may go unused, resulting potentially in deficiencies of vitamins D, B6, B12, riboflavin, folate and calcium.

Your body's system for storing the nutrients isn't as efficient either, because the percentage of body fat increases with age. While your metabolism keeps you alive and healthy, it also produces by products that can be harmful including free radicals and other compounds that cause damage to your cells' DNA and can lead to many of the negative effects of old age.

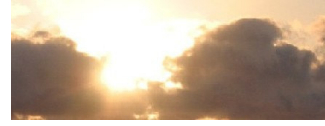
As you get older, your body reduces the amount of antioxidants it produces and it will become more difficult to get enough antioxidant protection just from your food. Although you can get most of the nutrients you need from a multi-vitamin, you may want to take extra supplements of certain vitamins and minerals to promote optimum health.

**As a cautionary measure, however, make certain that you are not exceeding the recommended ranges. You can get too much of a good thing. It is also advisable to consult with your physician regarding any supplemental regimen as some supplements may have adverse interaction with certain medications you are taking.**

### **Supplement Suggestions**

While we won't delve into the vast subject of supplements here, there are a few suggestions we would like to share with you.

1. Avoid multi-vitamins with time release formulas. By the time

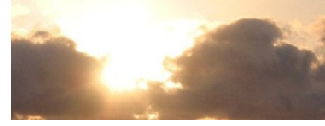


they dissolve they may be too far down your intestinal tract where absorption is poor.

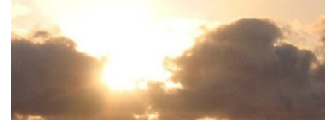
2. Store your vitamins away from hot or humid places. It is better to keep them with your spices rather than the bathroom or near direct sunlight or heat.
3. Take your vitamins with a meal. Some nutrients are only released with fat, so taking them with your low-fat meal is optimum.
4. Check the expiration date on the bottle. Buying a large amount just to save a few dollars isn't a bargain if you won't be using them before their effectiveness expires.
5. If you drink even moderately, take extra vitamins and minerals.
6. If you want to lose weight, take more calcium. If you don't consume enough calcium your body will over produce calcitriol. This hormone promotes fat storage in the body. But, calcium supplements won't be as beneficial as dietary calcium. Have four daily servings of non-fat or low-fat dairy products.

### **Supplement Smartly**

1. Choose a high quality multivitamin.
2. Check the expiration date to make sure you will use it all in

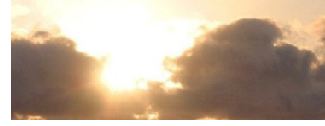


- time.
3. Add an antioxidant supplement that contains 100 to 400 IU of vitamin E, 250 to 1,000 milligrams of vitamin C, 6 to 20 milligrams of beta-carotene, plus 70 to 100 micrograms of selenium.
  4. Add a calcium supplement or be sure to get enough calcium through your diet. For women over age 50 and men over 65, take a total of 1,500 milligrams per day (1,000 milligrams a day for men aged 60 to 65). Be sure and take calcium in divided doses so that it is fully absorbed.
  5. Buy a product that has equal percentages of the daily value for copper and zinc.
  6. Choose a multivitamin that contains little or no iron.
  7. Take your multivitamin and antioxidant supplements with meals or low-fat snacks to get the full benefit of fat and water soluble vitamins.
  8. Buy dairy products that are fortified with vitamin D.
  9. Do not take doses larger than those recommended by experts or without approval from your doctor.
  10. Don't take calcium and your multivitamin supplement together.
  11. Don't take calcium without checking with your doctor if



you are on tetracycline.

12. Don't over consume magnesium products like certain laxatives, antacids and pain relievers if you have kidney problems.
13. Don't increase your consumption of supplements without checking with your doctor first, especially if you are on other medications.



## Chapter 3 - MANAGING YOUR ENVIRONMENT

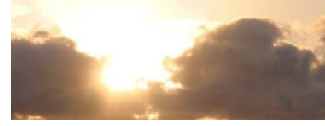
Are you under the assumption that pollution is only a modern day problem? Think again!

**In ancient times, the Greeks AND the Romans spewed huge amounts of toxins into the air extracting silver from lead.**

**In the 19<sup>th</sup> century, the stench of an abandoned canal in Washington, D.C. clogged with animal carcasses and human waste was so bad it permeated the White House.**

More than 70,000 chemical compounds were developed during the second half of the twentieth century. Many are credited with causing cancer in laboratory animals.

So, does this affect the risk of developing cancer, heart disease or stroke beyond age 60? You better believe it does and while there are varied opinions, there are researchers who believe that as much as 25% of all cancers could be prevented if Americans reduced their exposure to smog, pesticides, second hand smoke and other hazards that we breathe, drink, eat and absorb into our bodies. While there are many factors that cause cancer, heart disease and stroke that we have no control over such as heredity, our environment is something we can do something about.



## **Your environment and disease**

We all carry a degree of toxins in our cells. Take DDT for example. Its use was banned in 1972 after research indicated the suspicion it contributed to breast cancer. But, as traces of DDT have remained for more than 50 years in the foods we eat and the water we drink, we all have trace amounts in our bodies.

Trace amounts of most chemicals will probably not cause you harm. However, 30 chemicals have been proven to cause cancer in humans and another 400 have been shown to cause cancer in laboratory animals and are suspected of causing human tumors.

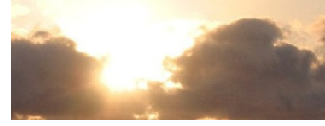
### **Environmental Factors**

- Pollution increases the risk of heart attack.
- Breast cancer rates appear to be higher in industrial areas.
- Certain cancers are more common among farmers who use pesticides.
- Radon is linked to lung cancer.

The damage created by these hazards increases as we age. The body gradually loses the ability to rid itself of toxins that can damage the your lungs, kidneys, liver and other major organs.

Here are some tips to lower your intake of air born pollutants:

1. Stick to side streets as you walk for exercise.
2. Avoid outdoor activities during rush hour.



3. Live in a smoke-free environment.
4. Clean your indoor air with a HEPA filter.
5. Pay attention to local outdoor pollution alerts.

Try some of these hints to avoid pesticide poisoning:

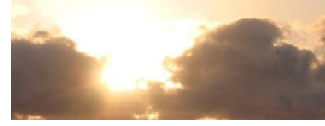
1. Eat plenty of vegetables and soy products each day.
2. Reduce your intake of beef, pork and chicken (pesticides accumulate more in meat).
3. Wash and peel all fruits and vegetables carefully.
4. Keep your kitchen free of pesticides (insect sprays, chemical cleaners etc.)

### **Home Environment Tips**

#### **Using Indoor Plants To Clean The Air**

Lady palm, peace lily, ficus, golden pothos and areca palm are easy to grow, insect resistant and can absorb many of the cancer causing chemicals like benzene, arsenic and formaldehyde found in secondhand smoke and other household pollutants.

**A normal houseplant can filter about six cubic feet of air or about the size of an overstuffed chair. Position the plant on a table or floor beside your bed or favorite chair to maximize the amount of clean air in your breathing zone.**



### ***Smoking Is a killer***

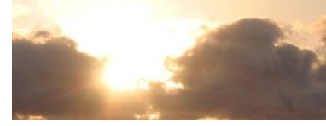
If you are a typical male smoker in your sixties or seventies, you began smoking at age 17 and have smoked about 27 cigarettes a day for 51 years. If you are a woman in the same range, you began smoking at around 24 and have been smoking 20 cigarettes a day for 45 years. And you have probably tried at least once or twice to quit like 80% of people who smoke.

### **It's Never Too Late To Quit**

Is it too late to quit? Absolutely not. Putting out that last cigarette as late as 60 to 80 can halt many of the worst effects of smoking. Yet 46% of older smokers don't believe that smoking is that harmful or that quitting at this stage in their life is worthwhile.

If you fall into that category consider these facts:

- Within eight hours of quitting, your pulse rate and blood pressure drop and oxygen levels in your body rise.
- Within 24 hours of quitting, your risk of a heart attack decreases.
- After one month, your circulation improves, your energy levels surge and your lung function expands by up to 30%.
- After one year, your risk of heart disease is half that of



someone who continues to smoke.

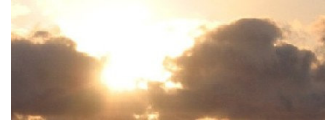
- After five years, your risk of having a stroke begins to decline.
- After 10 years, your chances of developing lung cancer are the same as that of someone who has never smoked!

Each time you take a puff you inhale more than 4,700 chemicals that have been shown to have effect throughout your body. Some of the milder effects are accelerated wrinkling of the skin, yellowing of the teeth and fingers and slower healing of wounds.

**Here is a list of a few of those chemicals and what their common uses are:**

<b>Acetone</b>	<b>paint stripper</b>
<b>Ammonia</b>	<b>floor cleaner</b>
<b>Arsenic</b>	<b>ant poison</b>
<b>Butane</b>	<b>lighter fluid</b>
<b>Cadmium</b>	<b>car batteries</b>
<b>Carbon monoxide</b>	<b>car exhaust</b>
<b>Formaldehyde</b>	<b>morgue preservative</b>
<b>Methanol</b>	<b>anti-freeze</b>
<b>Naphthalene</b>	<b>mothballs</b>
<b>Nicotine</b>	<b>insecticide</b>
<b>Polonium 210</b>	<b>radioactive substance</b>

Then along come the really dangerous effects of smoking including increasing the risk of disabilities like osteoporosis, hip fractures, cataracts, diabetes, tooth loss, and emphysema.



Smoking causes fatal complications. Every year, more than 400,000 Americans die of smoking related causes. That adds up to more than 1,000 a day making this the most preventable cause of death in the United States. 50% of those deaths are caused by cardiovascular disease and 30% by lung cancer.

Smoking hurts your heart. If you quit your risk of a heart attack is reduced by 50% in one year.

**Smoking tops the list of cancer risks. If you quit even at age 65, your risk of developing lung cancer by age 75 is less than half of someone who continues to smoke.**

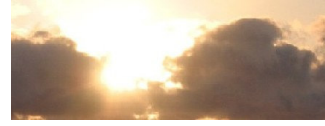
Smoking is an addiction plain and simple. Don't blame yourself if you have tried several times to quit and failed. The prime ingredient in tobacco is Nicotine, which is one of the most addictive drugs known to mankind.

Is your situation hopeless? No, not at all. Many people have quit and so can you.

### **Tips To Help You Stop Smoking**

This is not a book about how to stop smoking, but here are a few tips to help you.

1. Set a quit date and stick to it. Experts report that those who set a definite date are more likely to stick with it.  
Avoid stressful times like holidays and don't pick a date

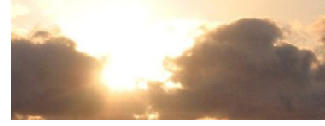


that is months away.

2. Quit cold turkey. If you do it this way, you will probably have a week to 10 days of withdrawal, but then you'll be almost over the hump.
3. Throw them away. On the date you quit, throw away all tobacco products. Every hidden cigarette should be ferreted out and disposed of. Get rid of lighters, matches and ashtrays as well.
4. Banish alcohol. Alcohol can affect your resolve and make it easier to light up again. You don't have to quit alcohol forever, but have at least of month of abstinence after you quit smoking.
5. Be prepared to fight the urges. As you go through withdrawal expect one or more of the following symptoms: upset stomach, difficulty concentrating, drowsiness, insomnia and irritability.

Once the nicotine is flushed from your body the withdrawal symptoms will gradually subside, but they will probably never go away totally. That's because one is never enough. If you smoke one you'll smoke a dozen or more.

- Change your rituals.
- Short circuit stress.

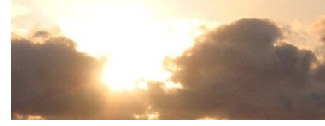


- Quit early in the week.
- Stay in a smoke free world.
- Give yourself daily pep talks.
- Make a deal and reward yourself
- Save those bucks.
- Stall for time – delay lighting up.
- Stay hydrated.
- Cut down on caffeine.
- Eat breakfast.

Although going cold turkey is the best bet, if you must do it gradually, the important thing is to QUIT!

For more information on how to stop smoking you can contact the “**CDC**” - **National Center For Disease Control & Prevention** operated by the Department of Health and Human Services. They also have an excellent website at <http://www.cdc.gov/> where you can find a huge range of health-related information. They also offer free booklets and posters on stopping smoking at <http://www.cdc.gov/tobacco/pubs1.htm#posters>. You can have these mailed to you by filling out their order form and mailing it to:

Centers for Disease Control and Prevention  
Office on Smoking and Health  
Mail Stop K-50, Publications



4770 Buford Highway, NE

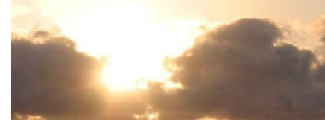
Atlanta, GA 30341-3717

## ***Genetics & Hereditary Diseases***

Does it come from Grandma? – Genetics seems simple but is so complex that many scientists are still baffled by some aspects of the process. Genes are composed of millions of encoded nitrogen molecules that carry all of your reproductive blueprints. Every day 100 trillion cells depend on genes to tell them what they are supposed to be doing. The genetic code is a set of tutorials that tells the cells how to work properly. If one of those instructions is wrong, it changes how the cell functions. These erroneous instructions cause disease if they prevent the cell from doing the job it was designed to do and can cause the cell to die.

A genetic mistake is called a mutation. Having a mutation does not mean that you are pre-determined to get a disease. It just tells you that you should be more cautious about monitoring your overall health.

For instance only 5% of breast cancer is hereditary. But among women who have a history of breast cancer AND carry either the BRCA1 or BRCA2 (BRCA means breast cancer) gene the lifetime

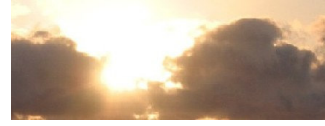


risk of breast cancer is about 80%. Women who have an inherited breast cancer gene may contract the disease 10 to 15 years earlier but it's also true that almost half won't get breast cancer until after age 60.

For most people, the likelihood of developing inherited forms of cancer is about equal to being struck by lightning and winning the lottery on the same day. But if your family does seem prone to a particular disease, it may be worth taking some precautions.

If you have a parent who died of a heart attack or a sibling who died of stroke at a young age, that is something to share with your doctor as well as make some lifestyle changes like exercising, eating properly and not smoking.

**Genetic testing is now available, but at a very high cost. Unless there is dramatic evidence that points to potentially serious genetic predispositions in your family tree, you're much better off taking normal precautions by living healthy.**



## **Chapter 4 – EXERCISE FOR YOUR BODY**

We all know it. Exercise is good for you but, if you are over 60, breeze on by the advertising that touts ‘buns of steel.’ Recent research indicates that moderate exercise will give you as much protection from disease as the extensive exercise regimens advertised by those much, much younger than you.

Experts now tell us to use a two-part exercise program:

1. Aerobic exercise like walking or bicycling to condition your heart plus
2. Strength training exercises such as calisthenics and low-intensity weight lifting to build muscle and cut fat.

### ***Starting Your Exercise program***

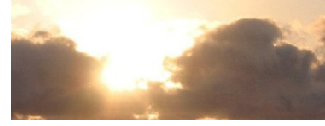
To begin you should only exercise two or three times a week, but you should work toward at least five times a week. Easing into a routine like this gradually should be your goal.

By age 60 almost everyone has some degree of osteoarthritis, osteoporosis, joint irritation, or lack of flexibility. Exercising lightly will not aggravate these conditions, but will actually help them.

### **The Benefits of Exercise**

Exercise will also:

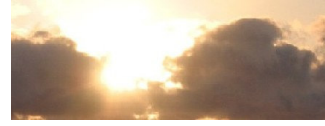
1. keep your heart young,



2. drive down high blood pressure,
3. build up your good cholesterol,
4. improve balance,
5. enhance your sex life,
6. increase mental alertness,
7. elevate your mood, control diabetes,
8. decrease cancer risk,
9. strengthen your bones,
10. ease joint pain and much, much more.

### **Getting Started Properly & Creating An Exercise Routine.**

1. Firstly get a physical so you know that your body's systems can handle additional physical stress.
2. Wear loose fitting clothing for comfort, don't drink coffee or any diuretics before or while exercising and exercise just vigorously enough so that you can still talk and exercise at the same time!
3. Warm up for at least 10 to 15 minutes using slow-walking, stretches or light calisthenics. As you get older your body needs to ease into exercise gradually because your system takes longer to warm up and cool down.
4. Exercising more than 30 minutes at a time will help you



lose weight if you do it three to five times a week and follow a proper diet. But if you don't need to lose weight, three 10 minute sessions each day will be beneficial for protection against disease.

5. Schedule a regular workout time. Dress for comfort. Have plenty of water along so as not to dehydrate.

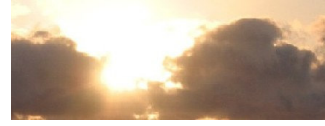
### **Aerobic Exercise**

Half of your exercise routine should include aerobics and the best aerobic exercise is walking, especially if you are over 60. Start out by timing yourself and gradually increasing the distance over time. Keep your pace constant, slow down on hills and track the temperature. If it's hot or humid your workout will seem harder. As you become more comfortable with your routine, try some variation like shortening steps, trying weights or swing your arms as you walk.

### **Strengthening Exercises**

Here are some basic guidelines to follow for strengthening exercises:

Keep it slow – perform exercises slowly spending two seconds in the lifting phase of each exercise and four to six seconds in the lowering part. Moving too fast reduces the benefits and you could actually hurt yourself.

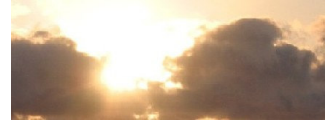


Always inhale before lifting, exhale while lifting and inhale as you lower the weight to get the best benefit.

Select just a few exercises to begin with, a few for the upper body and a few for the lower body. You can always increase as your routine helps you to gain stamina.

**Tip:**  
**Use music to help establish a rhythm.**

Pick the right kind of shoes. Walking or running shoes absorb the shock of your stride because of a slightly elevated heel that also helps prevent injuries to leg muscles and tendons. Tennis and other types of athletic shoes absorb impact of sideways movement and quick turns. Buy new shoes often even though they may last for years. That is because the shock absorption only lasts for a few months.



## **Chapter 5 – EXERCISE FOR YOUR MIND**

### **Stay mentally active**

Studies have been done which suggest that keeping an active mind will keep you young for longer.

**Did you know?**

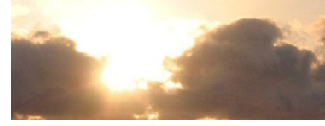
**Using your mind causes new connections to be made between your existing brain cells and may even stimulate the growth of brand new brain cells.**

There is evidence that if your work is mentally stimulating you're less likely to develop Alzheimer's Disease than if your work is less mentally challenging. The same goes if you are highly educated – you are less likely to develop Alzheimer's Disease than someone whose level of education is lower.

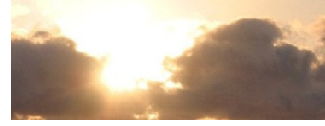
### **Suggestions to keep your mind active**

But what about after you stop working? What can you do to stay mentally active? Try some of these suggestions:

- Read. It doesn't matter what – novels, textbooks, magazines, e-books, online articles.



- Start a book club with some friends to talk about what you've read.
- Visit galleries, museums, libraries.
- Learn about the architecture and history of your town.
- Do puzzles and crosswords.
- Play bridge, Scrabble, chess.
- Go to college and learn something new – a foreign language.
- Get on-line – there's a whole new world out there. Learn how to get the most out of the internet and e-mail, create a family website.
- Learn some new recipes. Cook yourself something yummy 2 or 3 times a week.
- Teach yourself a new skill – learn how to send text messages on your cell phone, or how to program your VCR (you can ask your children for help!).
- Volunteer to be a reading tutor at your local school.
- Write. It doesn't matter what – a novel, your memoirs, a journal, letters to your family.



## **Chapter 6 - SEX AND WELLNESS**

Ha! How many of you jumped ahead to this section? It's not surprising if you did and hopefully we can lend some positive reinforcement to certain cultural myths.

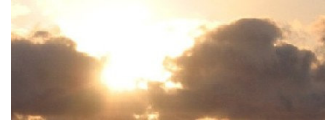
There's now another reason to stay under the sheets with your partner - sex can be quite beneficial to your health, as well as simply pleasurable!

By enjoying sex, you can do wonders for yourself, both physically and psychologically. This means that men and women everywhere can tell their partners that sex is not only for self-gratification, but that their lives may depend on it!

The benefits of sex are varied. It increases your brain power and heart rate, it can help to fend off diseases and ailments, and makes you feel good about yourself.

In today's stressful society, it has perhaps become more difficult to engage in intimate sexuality as often as you would like – perhaps you're "just too tired tonight", but as long as you keep on making the effort, you'll realize that it's always worth it.

Sex can make you feel wonderful within and without and you will gradually notice that the more sex you have, the more bounce you will have in each step. Happiness isn't sex itself, but sex does



ultimately play a role in human happiness.

For those of you who need help in convincing somebody else about the benefits of sex, here are a few specific reasons why regular sexual activity may help you (both) live a longer, happier life:

### **Physical Benefits of Sex**

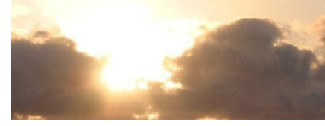
Regular sexual activity not only keeps you fit, it also helps keep you be aware of your body image. Everyone likes to think that they have a nice physique and regularly being naked in front of another person can be a great incentive to stay in shape.

Also, believe it or not, sexual intercourse burns off 300 calories for every hour you can keep it up! This is a great incentive for the average couple to engage in sex longer than the demographic (mid-life) average of approximately 25 minutes 3 times a week.

What better incentive do you need Mr, Mrs or Ms. Average? If you're more active than average, not only will you feel lucky, you'll also burn more calories.

### **Sex Can Cure Headaches – True!**

For all those times that you have been told, "Not tonight



honey, I have a headache," all you had to do was inform your partner that sex can be a pain reliever. The hormone oxytocin<sup>3</sup> secretes within your body whenever you engage in sexual activity.

Because of this secretion, endorphins (hormone-like chemicals that bear a close functional resemblance to morphine) are released.

Whenever one is aroused or excited, oxytocin levels not only begin to increase, they are the reason that orgasms come about. Studies have shown that a rise in oxytocin levels can relieve pain; everything from headaches, cramps and overall body aches can be diminished with a simple roll in the hay.

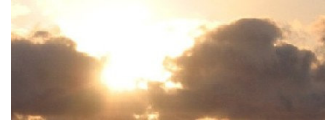
### **Increased Blood Flow**

When you get aroused, your blood starts to pump much faster, resulting in an increase of blood flow to your brain. By generating an increased heart rate and having more blood pump through your brain you get better performance all round.

This fresh supply of blood also cleanses your system, because it is constantly pumping through your body supplying it with a healthy dose of oxygen at the same time eliminating the waste products from your body.

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<sup>3</sup> Technically speaking, oxytocin is a nine amino acid peptide that is synthesized in your hypothalamic neurons and transported via your posterior pituitary gland for secretion into your blood



## **Sex Reduces Stress & Encourages Sleep**

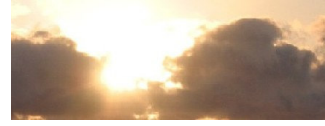
In a recent survey, people who have more sex reported that they felt more at ease, happier and have learned how to handle stress better. So perhaps the term "sexual frustration" is not too far from the truth.

After an orgasm, an intense wave of calm and relaxation is released (which is why men often fall asleep), so the likely result of regular sex is that you will sleep much better during the night and feel alive and refreshed throughout the day.

## **Sex Keeps You Young**

Researchers report that having at least two orgasms a week can increase your life span. Every time you reach orgasm, the production of the hormone DHEA (Dehydroepiandrosterone) increases in response to the sexual excitement (and for men ejaculation).

DHEA is known to have many benefits. It can boost your immune system, repair tissue, improve cognition, keep your skin healthy, and even work as an anti-depressant. The moral is: keep the orgasms coming, you will live longer for it.



## **Sex Hormones Are Good For You**

Both male (testosterone) and female (estrogen) hormone levels are raised by regular sexual activity.

For men, testosterone has many benefits beyond boosting your sex drive. It helps to fortify bones and muscles, and to keep your heart in good working condition.

In women, sex increases estrogen levels, which protects them against heart disease.

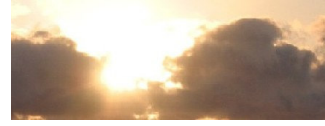
### ***Sex After 50***

An alarming number of men used to give up on sex after 60 and similarly, many women used to feel that their sex life ended with menopause. Thankfully, that is no longer the case.

Sex at middle age can actually become better and more satisfying than ever before. Maturity gives a couple more experience in lovemaking. The children are usually grown and left home. The pressures of building a career and day to day life are usually less stressful than in younger years.

Our society places a disproportionate emphasis on youth, thus reinforcing the myth that older people have no sexual interest. People have a natural tendency to believe what society dictates and eventually just give up on sex after reaching middle age.

There are physiological changes that affect normal sexual



function. Unfortunately people have taken these changes to mean that sexual function is over for them which needn't be the case at all.

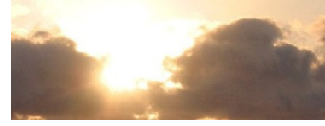
Many men age 60 or over worry when they no longer have a spontaneous erection with visual stimulation. This doesn't mean that sexual function is over, but only means that they now require more direct stimulation. Sadly, many men will avoid intercourse until they have a spontaneous erection in fear that their wives will think they have a sexual problem.

As men get older they need longer periods of time between ejaculations and over 60 may require a full day or even several between ejaculations. This does not mean that they cannot enjoy intercourse and lovemaking in between.

Another serious problem exists where partners believe that climaxes are absolutely necessary. The male believes that he must have one and his female partner believes that if he does not, then he no longer finds her attractive.

Lack of lubrication is a problem for older women and impotence a problem for men. These are challenges that can be treated and should be discussed with your physician.

There are many factors that enter the equation when facing sexual problems. Medications, alcohol and major illness may be



causing a lack of sexual desire. Again, all are potentially treatable and should be taken to your physician.

The most important tool any couple can put to use in their sexual relationship is the brain. Use it wisely and there is no reason why people aged 50, 60, 70 and over should not have a healthy sexual relationship with their partner.



## Chapter 7 – OTHER ISSUES

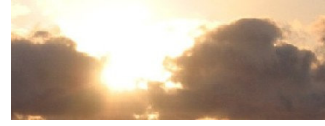
### ***Financial Worries About Retirement***

The absolute worst problem people face regarding retirement is waiting too long to plan for it and then having to deal with money worries – this can age you overnight! Waiting until you are 60 will have horrendous repercussions on the quality of life for your remaining years.

It's almost like the ostrich effect. If you place your head in the sand you believe the problem will go away. Well, we've got news for you. . .it won't. And the longer you wait before facing the problem the tougher it's going to get.

If you have already planned for your retirement you needn't read these last few pages. However, if you are one of millions of Americans who have suddenly awakened to the fact that time is slipping away and your retirement is right around the corner. . .take heed because we are going to cover a few last minute strategies to help you prepare.

We can't give you a quick fix for years and years of neglect, but we can explore some things you can do now that will help underfunded 50 odd year olds prepare for a somewhat comfortable retirement.



## **Suggestions to Ease Money Worries**

**Tip:**

**First thing is to examine the numbers to find out just how large a shortfall you will experience.**

Here are two free online calculators you can use to accomplish this:

### **American Savings Education Council's Ballpark Estimate**

<http://www.asec.org/ballpark/index.htm>

### **Smart Money's Retirement Worksheet**

<http://www.smartmoney.com/retirement/planning/index.cfm>

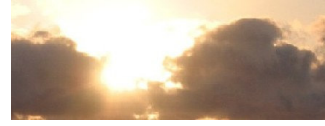
### **Either keep or begin saving.**

If you don't already know, find out what the maximum amount you are allowed to contribute to your company sponsored retirement plan, then increase your contribution. This is especially beneficial if your employer matches your contributions.

The maximum 401(k), 403(b) or 457 plan contribution allowed in 2002 was only \$11,000 with allowable increases in 2005 of \$14,000 and \$15,000 in 2006.

If you are age 50 or older you can contribute an additional amount of \$4,000 in 2005 and \$5,000 in 2006.

If you are self-employed you can contribute as much as \$40,000 a year to a qualified retirement plan account and since the contribution is tax-deductible, the government actually subsidizes



about one-third or more dependent upon your tax bracket.

**Cut down large expenditures.**

**Tip:**

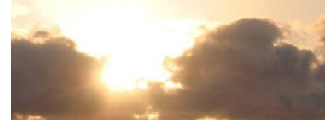
**Clothing, restaurant meals, fancy vacations and other non-essentials can easily save some people as much as \$1,000 a month. If that \$1,000 is invested at 8% per year at the end of 10 years it will have reached a nice nest egg of \$185,000.**

That still won't be enough for a "comfortable" retirement.

If you have children in college have them begin to shoulder some of the expense. If they have not yet begun college, have them attend a local school and live at home for two years. After that they can transfer to a private university and take out student loans to pay for it. This alone can save you over \$100,000 per child over four years.

**Downsize your family home.**

Chances are, if you have lived in your home for more than five years or so, you have substantial equity. Selling that home and moving to something smaller will release that equity that could be used to help finance your retirement. Using the same figure of 8%, if you realize \$150,000 in equity invested over ten years you'll end up with \$333,000.

**Invest Wisely**

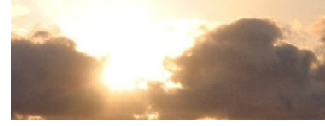
Whatever you do, create a diversified portfolio and don't chase rainbows! The time for conservative investment is now. An allocation for someone who is close to retirement is 70% stocks for future growth and 30% bonds for current stability. Divide the stock portion between large, mid and small cap funds.

**Tip:**  
**It's never too late to start!**

***Health Screenings Are Important***

There are many health insurance programs that cover preventive health care like health screenings. Here are screenings that provide important checkpoints as you age:

1. Screenings for breast, cervical, vaginal, colorectal and prostate cancer including mammography.
2. Testing for loss of bone mass, which causes osteoporosis.
3. Diabetes monitoring and self-management.
4. Flu, pneumonia and Hepatitis B vaccinations.
5. Get your blood pressure checked annually.
6. Check your HDL and LDL cholesterol levels every year.
7. Get a Pap smear every year.
8. Use an inexpensive fecal occult-blood test to check for colon cancer.
9. Have a sigmoidoscopy done at least every three to five years or a colonoscopy done at least every 10 years.

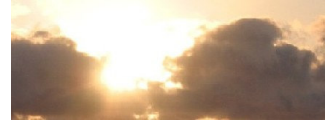


10. Get a simple blood test to check for diabetes.
11. Check your skin often for changes to freckles and moles.
12. Don't just automatically get every test available to you. Discuss with your doctor the positive and negative aspects of certain tests.

### ***Avoiding Skin Cancer - Don't Get Burned!***

**Americans over 65 account for half of all new cases of skin cancer. Damage to the skin doesn't happen overnight but accumulates over years.**

1. Use a sunscreen with an SPF of at least 15.
2. Look for the UV Index in your local newspaper.
3. Wear a broad-brimmed hat and sunglasses in the sun.
4. Conduct a self-exam of your skin once a month looking for any new growths or changes in moles, freckles or birthmarks.
5. Don't be fooled by clouds. Sunlight and UV rays penetrate the clouds so wear sunscreen even on cloudy days.
6. Don't forget to apply sunscreen to ears, neck and the back of your hands.



## **IN CONCLUSION**

So, there are a few the secrets to looking and feeling years younger. No miracle cures, no extracts of exotic plants harvested in remote areas of the world, or miracle pills, just a generous dose of old fashioned common sense.

Take care and enjoy your journey as you ride off into the sunset, wearing a broad brimmed hat and a good quality sun screen, of course.

**“Life is not measured by the number of breaths we take,  
but by the moments that take our breath away.”**

*Anon*