

Health Investment Account

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How much of your own time and money have you invested in your health? Did you know that most people spend more money in the last six months of life keeping themselves alive than they have in their entire life trying to be well? Once sickness and ill health starts to set in most people pour enormous amounts of money into staving off the inevitable. As the downward spiral of ill-health begins it is often difficult to change its course under orthodox Western medical measures. It is estimated that nearly twenty-five percent of health care costs in the United States alone are spent keeping sick and failing people alive a few weeks longer.

Health is not something that randomly fails one day. Health consists of the habits and lifestyle practices that continue to keep you in a higher level of functioning or in a steady state of decline. A common belief by many people is that after forty-years of age one is in a steady decline. These folks do not invest much in their health investment account.

You are the biggest shareholder in your own health investment account. You cannot depend on anyone else to pour money or resources into your account. Insurance companies, while often taking up some of the load, are not responsible for your health. Many people refuse to engage in meaningful treatments and procedures that would greatly benefit their overall well-being only because their insurance company will not pick up the cost. Your insurance company is not responsible for your wellness.

The American population is about five-percent of the world's entire population yet consumes over fifty-percent of the world's prescription and over-the-counter drugs. One would think that with all the drugs we are taking we must be the healthiest people on the planet with the longest life span. Not so. We are the most drugged-out population on the planet with an "average" life expectancy. The death spiral accelerates once one begins to treat conditions with pharmaceutical drugs. Every drug has potential side effects. If you did not correct the initial problem now you might be taking many different drugs just to suppress the increasing side effects from the next batch of drugs. When you invest in the world of pharmaceutical drugs you are making sure that the pharmaceutical industry prospers and those who have made investments in them prosper as well.

Being "well" means being proactive and living a lifestyle and making good choices that support "wellness." If you do nothing for your health you will end up bewildered and cannot understand why your health is "suddenly" falling apart under your nose. What does your health investment portfolio look like? Are you investing in whole nutritious organic foods or still buying cheap, heavily processed and lifeless fast foods and store bought boxed or canned foods? Food matters. The closer you eat a food that was just picked from a pesticide-free soil the more hearty and nutritious it will be. The more processed the food the more

healthy enzymes and vitamins will be destroyed and the more additives you will find.

A commonly heard expression is that for the average American alone, "**ten percent of the food one eats will keep you alive while the other ninety-percent will keep the medical doctor in business.**" There are over fifty-thousand food additives found in food, legal by FDA standards (Food and Drug Administration), yet many of them harmful to the body. Just because something is "**FDA approved**" does not necessarily mean that it is healthy. The FDA is believed by many to have an incestuous relationship with processed food manufacturers and drug companies and many harmful products end up becoming approved for consumption (like artificial sweeteners, MSG, high fructose corn syrup etc.).

We invest in our retirement funds, 401 K's, family foundations, real estate, pensions and many even donate ten percent of their income to a charitable cause like a church or synagogue. How much of an investment do you make to your own health each year?

Choosing whole organic foods is an investment. Buying a membership at a yoga studio or gym is an investment. Just like those who have done poor monetary planning cannot suddenly believe how their portfolio has eroded, the same is true for your health. Many people suddenly fall ill or spend decades in pain because they have not properly invested in their health and cannot understand how it has suddenly crumbled.

Some people will say that it is expensive to invest in one's health. It is much easier to eat out at fast food restaurants and purchase low quality, pesticide-laden foods than to eat at home using fresh organic foods. You can either invest in the front end (yoga classes, fresh organic foods, acupuncture, massages, etc.) or you can invest in the back end (surgeries, pain medication, radiation, chemotherapy etc.).

What would it look like to be a person who invests proactively in one's health and builds his health investment portfolio? This person is one who remains active, (like hiking, swimming or practicing yoga regularly). She has a collection of natural healers at her disposal to bring her back into homeostasis (balance) when she is off-balance. She receives massages and bodywork treatments regularly. She has invested time and money into her emotional life, (having a mental therapist in her resource list). She incorporates a positive and hopeful attitude with a dynamic life of non-smoking, non-drinking of alcohol, regularly cleansing her body of toxins, drinks whole organic fresh smoothies and juices every day, along with a diet that is organic and plant-based. She stays well-hydrated with non-chlorine and fluoride free water. She may pay more for her food choices but she realizes that this food is actually her medicine.

Contrast this with the person who eats poorly, drinks alcohol, regularly visits fast-food restaurants, consumes antibiotics, pain relievers, sleeping pills and a host of other medications on a long-term basis. He may exercise but if he does it is war-based exercise that hardens and tightens his body over time. He cannot understand why he feels old and tired, while he remains overweight and his memory is foggy all of the time. He is bloated and constipated and has a negative attitude each day looking for someone to blame for his problems. His closest

contact with any vegetable is a potato (actually a starch) and never buys organic fruits and vegetables.

We all have investments. The irony is that many who have not spent the time or the money on their own health investment account may have an expensive home, a large RV (recreational vehicle) in the driveway, a yearly timeshare in Hawaii and a couple of annual cruises to look forward to. Some people invest in their cigarettes and booze while others invest in a foot massage and a carrot juice. People often say that it is expensive to be well (organic foods, massage, acupuncture, chiropractic etc.). Think how expensive it is to be sick. Food matters. There is an old adage that says "***you are what you eat.***" This will take on a new meaning when someone calls you "Mr. Potato Head."

It might be important to work with a financial advisor who helps to grow your retirement income. What good is all your wealth if you are in ill-health and on the verge of dying? You might find yourself passing this fortune on to your children because you have not spent any resources investing in your own well-being? Despite what the television and internet money pundits might say, the greatest investment you could ever make is in your own health. You might just find a more valuable investment by putting down the ***Wall Street Journal*** and begin meandering through the organic produce section at your local natural food market. Investing in your health pays huge dividends.