



You Can't Afford to Get Sick

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The economy is affecting everyone. People are getting their financial affairs more organized, and they are cutting back on the “frills” in their life. “I can’t afford it” are common words that I hear people use as they try to make sense of the lifestyle adjustments that they need to make. There is absolutely, positively one thing that you cannot afford in our country today. You cannot afford to get sick!!!

According to a recent Readers Digest article, 70% of those people who went into debt due to a medical condition had health insurance at the time. 49% of the people surveyed say that they put off or refused medical treatment for a serious condition because of money. Consider the cost of a surgical procedure, not including the rehabilitation, lost time off work, and lost quality of life. You should be crystal clear about the fact that in this economy you cannot afford to get sick and that keeping yourself healthy is one of the most important things you can do for yourself and your family.

So what should you do to keep yourself healthy?

Don't diet. Make healthy eating a part of your lifestyle. Too many people will only eat healthy when they get sick or get fat. They will starve themselves or force down healthy foods to lose weight, get in shape, or heal from their disease. Make healthy eating a part of your lifestyle.

The 5 Eats of a Healthy 100 Year Lifestyle are...

1. Eat a healthy breakfast.
2. Eat a high fiber diet rich with live foods.
3. Eat healthy snacks.
4. Eat more slowly
5. Eat with others.

Exercise, Exercise, Exercise. The three components of exercise that you must keep in mind for a healthy workout are your ESS, endurance, strength and structure. All three of these components are essential to quality of life as you age, while also preventing injuries or sickness. Endurance is good cardiovascular exercise that can be done through running, swimming, or a game of basketball. If you have had any previous injuries, stick with low impact endurance training. Strength training is also important. A stronger body more resistant to stress and will insure quality of life as you age. Structure is also important because you've got to take care of your core, and you've got to take care of your spine.

- a. Be conscious of your posture.
- b. Strengthen your core muscles.
- c. Maintain a healthy weight and body composition. Your body fat should be between 12 and 18% for men and between 14 and 22% for women.

Find relief money. Many of us buy and take over the counter medications not realizing that they are drugs and they usually have side effects. Begin looking for drug free solutions through diet, exercise and alleviating stress and see what happens. You may find that you can save \$30, \$50 or even \$100 per month while eliminating your symptoms through these lifestyle changes.

Raise your deductible and invest in your health. The lower the deductible on your health insurance policy, the higher your premium will be. On the other hand, the higher the deductible, the lower your premium. Many people have raised their insurance deductibles and lowered their premiums by \$50 to \$500 per month which can be used to buy healthier, more nutrient rich foods, join a gym, get dental screenings or an extra chiropractic adjustment! Your choice.

Basile Spine Sport and Wellness

5610 Kitsap Way Suite 260 ♦ Bremerton, WA 98312 ♦ (360)478-2100

17205 Vashon Hwy SW B2 ♦ Vashon, WA 98070 ♦ (206)463-1850