

# PASCAS CARE

## WELLNESS

## REVOLUTION



**“Peace And Spirit Creating Alternative Solutions”**

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We offer all contents in love and with the fullness of grace, which is intended to flow to readers who join us upon this fascinating journey throughout this incredible changing era we are all experiencing.

Namaste

***“Never can one man do more for another man than by making it known of the availability of Divine Love.” JD***



## **The WELLNESS REVOLUTION:**

**Author: Paul Zane Pilzer**

One seventh, US\$1.5 trillion, of the U.S. economy today is devoted to the healthcare business, what Paul Zane Pilzer refers to as the "Sickness Industry". However, by the year 2010, an additional US\$1 trillion of the economy will be devoted to products and services that keep us healthy, make us look or feel better, slow down the effects of aging, and prevent diseases from developing altogether. The implications of the shift to proactive wellness are far reaching from health to beauty to food to medicine.

Healthcare is a misnomer, as this one-seventh of the economy is really devoted to the sickness business – defined in the dictionary as “ill health, illness, a disordered, weakened, or unsound condition, or a specific disease”.

The wellness business is proactive. People voluntarily become customers – to feel healthier, to reduce the effects of aging, and to avoid becoming customers of the sickness business. Everyone wants to be a customer of the earlier-stage approach to health.

**Sickness industry:** Products and services provided reactively to people with an existing disease, ranging from a common cold to existing cancerous tumours. These products and services seek to either treat the symptoms of a disease or eliminate the disease.

**Wellness industry:** Products and services provided proactively to healthy people (those without an existing disease) to make them feel even healthier and look better, to slow the effects of aging, or to prevent diseases from developing in the first place.

Most of the one-seventh of the US (and elsewhere) adult population that work in the healthcare industry today focus on treating the symptoms of disease rather than on preventing disease. This is because it is more profitable for medical companies to research and develop products that create customers for life.

It is now possible to examine a person’s DNA and predict his or her probability of developing certain diseases. Using this information, a wellness entrepreneur could target specific exercises, food, vitamin, and supplement-based therapies – adding years in both quantity and quality to the life of the client.

All of the five following characteristics apply to the emerging wellness industry that underpins its sustainable viability and vitality:

1. Affordability. This will be supplemented with wellness insurance.
2. Legs. The ability to walk off the shelf without promotion once a critical mass of people use the products. Marketing graveyards are filled with products that stopped selling the minute their promotion had stopped.
3. Continual consumption. It costs more than US\$100 today in promotion and advertising expenses to get consumers to try a new product, and that just to see if they like it. Example, once people buy an new personal computer (PC), they typically then want a new printer, a better monitor, a faster Internet connection, and so on. Ubiquitous products must be continually consumed in order to succeed.

4. Universal appeal. In order to become a mass-market business that changes the way in which we live, especially with the high cost today of customer education, the product or service must be one wanted by virtually everyone who learns about it.
5. Low consumption time. Busy consumers must have time to enjoy them. At the time they became widespread, most of today's ubiquitous products, in addition to being enjoyable, actually saved the consumer time.

Wellness is a pervasive industry that won't go away.

First, are wellness products and services affordable? Today, healthy food is available not only in health food restaurants, but in most eating establishments, as they add affordable, healthy alternatives to their menus. Personal trainers now work by the hour for dozens rather than for only one celebrity, and quality vitamins and supplements are now readily available without having to grow or mix them up yourself.

Second, do wellness industry products have legs to "walk off the shelf on their own" without continued promotion? Wellness industry products and services have perhaps the strongest legs of any product or service, as people immediately notice when someone has a wellness experience and are anxious to duplicate their results.

Third, are wellness industry products and services continually consumed? By their very nature, vitamins, exercise, food, and other wellness products and services are perhaps the most continually consumed products and services in our economy. For example, once people start exercising to lose weight, they often start taking dietary supplements and seeking out healthier cuisine.

Fourth, do wellness products and services have a universal appeal? Every human being, no matter how healthy or fit, wants to be even healthier and more fit.

Fifthly, and last and perhaps most important in assessing both the short and long-term prospects for the wellness industry, do consumers have available the time it takes to consume most wellness products and services? The answer to this question bodes well for the entire economy as well as for the wellness industry.

The growth of our modern economy depends on consumers spending their increasing disposable income on luxury goods that soon become necessities. An increasing amount of the growth in consumer demand today is for entertainment and services rather than for physical products.

Wellness products and services represent the only sector of consumer spending that does not take time to enjoy. Money spent to make a person feel stronger, smile better, look younger, or feel healthier yield rewards that are enjoyed every moment of every day – on the job, at home, and at every moment in between.

It is clear that wellness is about to change our lives as much as did the automobile or the personal computer.

### **WHY WE NEED a REVOLUTION:**

Why would intelligent people spend time and money to improve their lives in every area except the one in which they most obviously needed improvement? And, more significant, what should a person who is unhealthy and overweight do to begin taking control of their life? Good health is more important than any riches that one might acquire.

**The major reason so many people are unhealthy and obese has more to do with economics than with biology.**

Incredible powerful economic forces are preventing people from taking control of their health and actually encouraging them to gain weight – forces so powerful that nothing short of a revolution will be able to stop them.

It may be impossible to take control of their health until they first understand the US\$1 trillion food and US\$1.5 trillion medical industries that represent a quarter of the US\$10 trillion national economy. The food and medical industries of most developed economies now represent a quarter of those economies.

The effects of obesity and poor health go far beyond a person's mere appearance. In our new millennium we have replaced racial and gender discrimination with a new kind of discrimination based on a person's weight and appearance.

Despite the fact that we are enjoying the greatest economic prosperity ever known to humankind, 61% of the US population is overweight, and a staggering 27% are clinically obese. Both of these figures increased 10% in just five years (from 1994 to 1999), and obesity has almost doubled since the 1970s.

When a person is fat – not just 15 pounds (7 kilograms) overweight, but clinically obese – it is hard to find a job, a relationship, or the energy to stay on top of the everyday demands of even a simple life.

Even most people of normal weight are unhealthy, although they often don't know it. Modern medicine tells them to accept headaches, stomach distress, body pain, fatigue, arthritis, and thousands of other common ailments as inevitable symptoms that afflict an aging population. **Yet these ailments, like being overweight and obesity, are the direct result of a terrible diet.**

### **HOW ECONOMICS PERPETUATES OBESITY AND MALNUTRITION**

Economics is largely to blame for this state of affairs. A powerful trillion US dollar food industry bombards us with messages calculated to make us eat more and more of the worst food possible. Unfortunately, 90% of the food industry is represented by processed food and restaurant trade.

One of the great scandals of the junk-food culture is the extent to which its most enthusiastic promoters personally avoid the very products they are pushing. Moreover, many of the emotional and medical challenges some people face today from controlling one's temper to depression to cancer, are as much products of these junk-food companies as are frozen pizza and low-fat cookies.

These food companies do something even worse than targeting lower-income, unhealthy, overweight consumers for their products. Once the target actually tries the product and becomes a customer, company chemists ensure they will never be satisfied with eating just a healthy amount of it.

If we give you any item of processed food, you almost always crave for more and more of the same item because the chemical flavourings have been altered to ensure that “nobody can eat just one” of them. This chemical alteration causes great over-consumption, promoting obesity and destroying the natural tendency of our taste buds to seek variety in what we eat.

The human body required a daily intake of 13 essential vitamins, most of which the body cannot manufacture on its own. These vitamins, along with certain minerals, are necessary to sustain the millions of chemical reactions our bodies perform each day. Eating a variety of fresh fruits and vegetables throughout the day gives us all of what we need, and our bodies are naturally programmed to seek out the different types of natural foods we require. But, the majority of Americans (and elsewhere) are not getting the minimal amount of these vitamins and minerals that their bodies require because of the chemical alteration of the processed and fast foods they consume.

Over the short term, these deficiencies manifest themselves as mood swings, lack of energy, joint pain, failing eyesight, hearing loss, and thousands of other ailments that medical science tells us to accept with advancing age. Over the long term, these deficiencies cause major illnesses like cancer and heart disease.

#### HOW ECONOMICS PERPETUATES SICKNESS

Just as obese consumers are the target market of the food companies, physicians are the target market of the medical and pharmaceutical companies. Patients receive the drug or treatment that is most profitable for the supplier of the treatment, the health insurance company, and, in some cases, even the individual physician. This may or may not represent the best medical treatment available. Doctors typically prescribe completely different treatments for the same ailment depending on which drug company has the dominant market share in their region.

There are enormous business promotional opportunities in educating consumers about the prescription drugs they are already taking: how to obtain alternative prescription drugs that are more effective, less expensive, have fewer side effects, or all three.

In recent years the pharmaceutical companies have hired the same advertising firms as the food companies and have begun direct image-based advertising to consumers.

1. It is more profitable for medical suppliers to produce products consumers use for the rest of their lives than to make products that a consumer might use only once. Invariably, this means spending research and development funds on products that treat the symptoms of diseases rather than the causes or the cures.
2. The third parties paying for most medical treatments – insurance companies, and, ultimately, employers – do not have a long-term financial stake in the health of their employees. Individuals bear little or no direct responsibility for their medical expenses, and almost all expenses to prevent illness (e.g., exercise, vitamins, nutritional supplements) are disallowed for reimbursement.

#### NO SOLUTION IN SIGHT

Although there was obviously no direct conspiracy between the US\$1 trillion food industry (which causes most of the problems) and the US\$1.5 trillion medical industry (that treats just enough of the symptoms to get the target consumers back to work and consumption), the economic effect was the same

as if these two industries, which represent a quarter of the economy and a quarter of all jobs, were conspiring against the American consumer in the most sinister fashion. No politician is going to take this lot on and expect to get re-elected.

The thousands of companies that comprise the US\$1 trillion US food industry and the US\$1.5 trillion US medical industry are governed by universal laws of economics that cause them to act in concert as though they were part of a vast nefarious conspiracy. They each must grow the amount of sales to each existing customer to enable them to deliver higher returns to shareholders.

77 million Americans (27%) are clinically obese and 184 million in total (61%) being overweight and unhealthy because they lack the resources, information, and motivation to safeguard their most precious asset: their wellness.

#### AN ECONOMIC SOLUTION TO AN ECONOMIC PROBLEM

The non-overweight 39% of the population are eating and living healthier lives than ever before in history.

This group has quietly embraced a revolutionary new approach – to diet, to exercise, to vitamins, to nutritional supplements, to medical care, and, most important, to the aging process itself.

Everyone, no matter how health or fit, wants to be even healthier and more fit. Everyone wants to look and feel more youthful.

The nascent wellness industry today encompasses some of the following businesses:

- Vitamins.
- Nutritional supplements.
- Cosmetic plastic surgery.
- Voluntary eye surgery (LASIK, radial keratotomy).
- Cosmetic dermatology.
- Genetic engineering (sex selection and fertility enhancement).
- Cosmetic and reconstructive dentistry (caps, implants).
- Preventative medicine.
- Medical Savings Accounts.
- High-deductible (wellness) health insurance.
- Fitness clubs (including trainers).
- Fitness and athletic equipment.
- Voluntary pharmacy: for impotence and for hair re-growth.
- Health food products.
- Health food restaurants.
- Weight loss products.

**The main agenda is to teach how to prevent disease versus just treating the symptoms of disease.**

## **HOW TRADITIONAL WESTERN MEDICINE (ALLOPATHY) REJECTED WELLNESS:**

In the twentieth century, scientific discoveries linked disease and aging to food and exercise. In 1908, Polish-born biochemist Casimir Funk discovered that there were four ammonia-based substances vital for life, which he called “vital amines” or “vitamins”.

In the late nineteenth and early twentieth centuries, scientists became international heroes as they eliminated, one after another, the major diseases that had been the scourge of humankind (e.g., smallpox, tuberculosis, typhoid, polio).

Emboldened by this success, and partly to distinguish themselves from charlatans practicing magic more than medicine, Western medical science began arrogantly rejecting age-old treatments and cures whose function could not be scientifically explained by the then-current level of technology.

The basic unit of biology, the cell, is about 20 micrometers in diameter. It takes about 10,000 human cells to cover the head of a pin. For physical reasons, an optical microscope cannot resolve two points that are closer together than approximately one-half of the wavelength of the illuminating light – and an individual bacterial cell, for example, is approximately one-tenth the wavelength of visible light.

Today we know that the critical biochemical functions performed by exercise, vitamins, minerals, and nutritional supplements take place on a molecular versus a cellular level. And because each cell is composed of trillions of molecules, these functions cannot even be detected with an optical microscope.

Until the relatively recent invention of the electron microscope, which is still not as widespread as the optical microscope was in the 1800s, scientists were unable to study the molecular structure of cells and how they function.

This led most Western medical school training to virtually ignore, still to this day, the importance of nutrition and the effects of vitamins, minerals, and natural supplements.

**Meanwhile, during the twentieth century, while Western medicine was ignoring the importance of diet and exercise in preventing disease and aging, the amount of exercise performed by individuals declined due to labour-saving devices in the home and to machines in the workplace. The quantity and variety of vitamins and minerals in our diets declined as food became more processed and less varied. And the percent of fat in our diets increased by 75% - from about 20% of our calories in 1910 to about 35% of our calories today. These and other factors contributed to the epidemic in obesity and ill health we have today in the United States and other advanced nations around the world, sowing the seeds for the wellness revolution that is about to take place.**

### THE WELLNESS REVOLUTION IS ABOUT MORE THAN JUST MAKING MONEY

Economically, we live in halcyon days that have far surpassed the wildest dreams of our forebears.

Yet due to our plague of obesity and ill health, we begin this millennium with more human unhappiness than at any time in our history.

Fully 61% of Americans are trapped within their own prison of being malnourished and overweight, and almost half of those, about 27%, are clinically obese – overweight to a point where they are hopeless and have no idea where to turn for help.



These American are malnourished to the point where they live with constant headaches, arthritis, and hundreds of other ailments – ailments that medicine wrongly tells them to accept as symptoms of advancing age. Medical companies sell them billions of dollars worth of products (e.g., aspirin, laxatives) that treat only their symptoms while ignoring their cause. A similar situation exists in Western Europe, Taiwan, and most other developed nations.

# Fresh is Best!



**Eat** the Colors of the Rainbow

**PASCAS PAPERS**

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## **UNDERSTANDING and CONTROLLING the DEMAND for WELLNESS:**

The current boom in wellness products and services is being driven by another boom that occurred between 1946 and 1964 – the baby boom – which represents about 28% of the US population but accounts for about 50% of the US\$10 trillion economy.

The birth rate of American citizens increased dramatically after World War II. Between 1946 and 1964, approximately 78 million children were born in the United States. In contrast, in the same amount of years just prior to 1946, only 50 million births were recorded. And in the same amount of years immediately following 1964, despite a much larger population base, only 66 million births were recorded.

This huge bulge in the US population is generally referred to as the baby boom, or the baby boom generation.

One of the most important truths about boomers is that they are still the youth market. In their teens and twenties ... boomers created the youth market. As they enter their forties and fifties ... boomers are proving the youth market to be a state of mind rather than a stage of life. Most boomers still live in that state, refusing to adopt the attitudes and lifestyle of their parents. Businesses savvy enough to determine what boomers want will catch a wave of consumer demand that will be the ride of a lifetime.

Most of the current US\$200 billion in wellness sales are to boomers born closer to 1946 rather than to those born closer to 1964. Over the next 10 years alone, boomers will increase their spending on existing wellness-based services from approximately US\$200 billion to US\$1 trillion or more. This growth will come partly from the demographic expansion of the market (age range of boomers shifting from ages 38 to 56 to ages 48 to 66) and partly from sales growth due to improvements in the efficacy of wellness based products and services.

Hundreds if not thousands of better wellness-based products and services are coming out of the laboratory during the next 10 years. This list includes improved types of vitamins and minerals, new supplements like Echinacea that ward off colds and diseases, and natural hormone anti-aging creams that truly retard wrinkles and impart youthful vitality to the cells they touch.

By 2010, Generation X, those born between 1965 and 1982, will be entering their most productive and highest spending years. This and subsequent generations will take the boomer-established proactive approach to wellness and aging as standard medical procedure.

The current sickness-based health insurance system is being replaced for many Americans by a new wellness-based system that will pay for weight reduction, exercise plans, nutritional advice, vitamins, minerals, smoking cessation, and hundreds of other wellness-related or preventative treatments.

But the main reason that wellness sales are growing so fast is because of what happens once consumers of any age have their first wellness experience – they typically become voracious customers with an unlimited appetite for more wellness products and services.

Savvy retailers of every product or service know that a purchase by a satisfied customer is just the beginning, rather than the ending, of their relationship.

A transaction may start as a *quantity demand* which reflects the consumer's demand for a larger supply of an existing product, then progress to *quality demand* which reflects the appetite for a different or improved kind of product.

The more emotionally detached you are from your entrepreneurial marketplace, the easier it can sometimes be for you to understand *quantity demand* and *quality demand* and how to navigate between them to create constant, ongoing demand.

Ignoring *quality demand* is one of the biggest mistakes made by new entrepreneurs, particularly in areas of new technology like wellness. Many entrepreneurs begin with a lower-quality item – hoping to improve the quality and increase the price as they build their business. This is short-sighted.

The most successful wellness companies today manufacture or distribute the highest-quality (which often means the highest-priced) wellness products and services.

Thanks to *quantity demand* and *quality demand*, satisfied wellness customers are beginning a lifetime consumption of products and services that have the potential to improve every aspect of their lives for every moment of their lives. More than any other factor, this unlimited propensity to consume wellness products and services will take the industry to US\$1 trillion and beyond by 2010.

New technology makes workers more efficient, causing structural unemployment, but over time, the displaced workers end up producing new products and services that add to society's overall wealth. The only thing new about this process today is the speed with which it is occurring. This process is expanding the size of the economy, enabling new industries, such as wellness, to expand at enormous rates.

The wellness industry is poised to become the next US\$1 trillion sector of the US economy because everyone, no matter how fit or how healthy they are, wants to be healthier and fitter.

The wellness industry is poised to become the next US\$1 trillion sector of the economy because it contains the five distinct characteristics of pervasive industries:

1. Affordability,
2. Legs,
3. Continual consumption,
4. Universal appeal, and, most important,
5. Low consumption time.

Wellness products and services represent perhaps the only sector of consumer spending that does not take time to enjoy.

**Until now, most people were told to accept their wellness deficiencies as part of the aging process, as though there were nothing they could do about them.**

One of the fastest growing sectors of the wellness industry today is the vitamin and nutritional supplement business. But until very recently this business was limited almost entirely to treating sickness.

In the twentieth century it was discovered that there are 13 essential vitamins required to maintain good health that generally cannot be manufactured in the body. More recently, it has been discovered that

these same vitamins can prevent disease from developing, make us feel “better than well”, and even slow the aging process itself.

Today, almost 50% of Americans take some sort of nutritional supplement, and industry sales for these products exceed US\$70 billion. Yet the vitamin and mineral industry has barely scratched the surface of what is possible, for we are just beginning to understand the biochemistry that explains how vitamins, minerals, and other supplements work.

**When it comes to understanding how our cells function on a molecular level, we are where the sickness industry was prior to the nineteenth century – we know that many wellness products and services work, but we do not yet fully understand why many of them work.**

Many potential customers have never even heard of wellness products and services, let alone tried them. Customers who try a wellness product or service and have a positive experience usually open their minds to trying other wellness products and services.

For too long, medical science has told people to expect and accept chronic pain, declining health, and reduced energy levels as they age – partly because many doctors have only rudimentary training in nutrition and partly because the ultimate payers or providers of medical services (in the US – employers) do not have the proper financial incentives to pay for wellness. Employees will leave before benefits of wellness products kick in to reduce health costs that the US employer has to pay.



**Immortality with the Love.**

### **WHAT YOU NEED to KNOW ABOUT FOOD:**

Most of the immediate demand for wellness, and most wellness products themselves, exist today because of two major problems with food.

In addition to enjoying food because it tastes good, human beings require food for three purposes:

1. Energy. Fuel (calories) necessary to perform external work and to simply allow the heart, lungs and other organs to function.
2. Building Blocks. Raw materials (e.g., proteins, most minerals) used to manufacture blood, skin, bones, hair, and internal organs; the human body is constantly replacing and renewing every cell on a daily to monthly basis.
3. Catalysts. Chemical compounds (e.g., vitamins, enzymes, and some minerals) necessary to facilitate the chemical reactions that convert food into energy and into bodily organs.

Human beings require food for energy every few hours and require specific foods that function as building blocks and catalysts on a daily or semi-daily basis. Our bodies are biologically programmed to immediately sense when energy is needed – we experience hunger pain. Unfortunately, we usually become aware of missing building blocks or catalysts only when our bodies become ill from these deficiencies.

Our bodies are also biologically programmed to seek out foods containing the highest amounts of energy. Foods containing the highest amounts of energy (e.g., sugar, fat) taste the best.

**The successful exploitation of our biological programming by the entrepreneurs and commercial providers of our food supply is the major cause of obesity and ill health in the developed world today.**

The United States is the poorest of the developed nations when it comes to health – US citizens are the most obese and spend three times as much money on medical care than their European or Asian counterparts. This massive difference, not just in the cost of medical care but also in the unhappiness caused by poor health, is the result of having a terrible diet.

There are two major problems with diet of most people.

1. We eat too much. Fully 61% of US citizens are overweight.
2. Most are not getting the minimum amounts of building blocks and/or catalysts that our bodies need.

All food consists of one or more of six nutrient categories:	
1.	Water.
2.	Carbohydrates (contained in sugars, breads, etc.).
3.	Lipids (contained in fats, oils, etc.).
4.	Proteins (contained in meat, fish, eggs, vegetables, etc.).
5.	Vitamins (contained in fruits, vegetables, etc.).
6.	Minerals (contained in fruits, vegetables, etc.).

To understand how these two problems of overeating and poor nutrition were created, and to understand the entrepreneurial opportunity to cure these problems, it is first necessary to understand how our bodies process food into energy and living matter.

Digestion begins when food enters your mouth and starts being broken down by your teeth and the enzymes in your saliva. Then chemicals in your stomach go to work digesting the food into its six nutrient categories.

## THE OPPORTUNITY IN WATER

The human body is composed of about 60% water and requires a minimum of two quarts (2 litres) of fresh water per day. It is estimated that 75% of Americans are chronically dehydrated and that 37% mistake thirst for hunger. A mere 2% drop in body water can trigger fatigue and mental dysfunction. As a preventative measure, drinking five glasses of water daily decreased the risk of colon cancer by 45%, the risk of breast cancer by 79%, and the risk of bladder cancer by 50%.

If possible, and if it will not interfere with getting your minimum daily water requirement, you should try to avoid drinking this water during mealtimes. The chemicals in your stomach become less efficacious when diluted, and this can cause valuable nutrients to wash through versus being absorbed by your body.

**One of the simplest wellness business opportunities is providing consumers with clean, healthy water at convenient times and locations throughout their day.**

And this does not mean reverse osmosis. Hado Research Foundation have found reverse osmosis treated water to be clinically dead, and Dr Hulda Clark has found the chemical residue from the membrane typically employed as carcinogenic, namely lanthanides as found in yttrium and/or ytterbium.

## HOW WE OBTAIN AND BURN CALORIES

The energy contained in specific portions of food and the energy needs of the body are both measured in units called calories. The number of calories in a particular food can be measured by burning a weighed portion of the food and measuring the amount of heat produced. It is also possible to measure the number of calories burned by a particular physical activity, from sleeping to jogging up a steep hill.

Of the six nutrient categories, only carbohydrates (4 calories per gram), lipids or fats (9 calories per gram), and proteins (4 calories per gram) provide energy.

The human body requires approximately 2,200 calories of energy per day for a woman and 2,900 calories per day for a man. A person doing daily athletic exercise requires more calories per day than a sedentary person. At any level of activity, the human body uses about 65% of its energy for basal metabolic functions like breathing and pumping blood.

When your daily intake of calories exceeds your daily bodily requirements, the body converts these excess calories into fat, which is then stored throughout the body. A normal amount of fat, typically between 15% and 25% of body mass, is important for hundreds of bodily functions. These functions range from maintaining temperature to absorbing fat-soluble vitamins to cushioning vital organs. If you have too little fat in your systems, the body will begin destructively breaking down muscles and internal organs to meet its requirements for energy.

However, when you consume more calories than the body uses over a period of time, your body starts to store excess fat in visible places. This excess fat often first appears in the stomach on a man and in the thighs on a woman. Excess fat is associated with fatigue, heart disease, cancer, and hundreds of other life-threatening disease.

Excess stored fat should be converted back into calories when the body next requires more energy. This does not typically occur today for four main reasons:

1. We consume available carbohydrate calories before fat calories.
2. Our bodies tell us to look for more food before using stored reserves.
3. Readily available food causes our metabolism to stabilize at the higher fat level.
4. The type of food we eat today is different than it was when our biological formula for energy storage was developed.

First, just as a hungry person consumes the most readily available source of food, the human body always consumes the most easily convertible source of energy. Of the nutrients containing calories, molecules of carbohydrates are the simplest in form and thus are the easiest for the body to quickly convert into energy. This is why people crave carbohydrates when they haven't eaten for a while or immediately after performing strenuous exercise.

In contrast, molecules of fat are more complex and require additional energy and additional time to be converted into energy (or burned). The body always looks to available carbohydrates first for energy before it begins to break down ingested and then stored molecules of fat.

Second, when a person needs energy, he or she experiences hunger (typically for more carbohydrates) long before the body turns to its stores of excess fat. This biological programming served us well in prehistoric times – telling prehistoric humans to keep eating (and eating and eating) when food was plentiful before drawing on his/her stored reserves.

**We are biologically programmed to eat each meal as though it were the last one we are going to get for a long time – and in many cases it was, before humankind learned how to preserve foods, to farm, and to domesticate animals.**

We also eat much faster today than our parents did – when people often sat around the table for long time periods to share conversation.

It typically takes 10 to 15 minutes from the time we ingest food until our hunger becomes sated – this is why you are sometimes no longer hungry at a restaurant when an entrée arrives late.

When you take time between courses or bites to digest your food, your hunger becomes satisfied with only the amount of calories you require. But when you eat quickly at your desk between appointments or at fast-food restaurants, you often think you are hungry and keep eating even though you have already ingested more than enough calories.

Third, when people put on additional fat, say 15 pounds (7 kilograms) of weight during a vacation with lavish meals, their daily basal metabolic requirement for calories increases. Where their hunger used to be sated with 2,500 calories per day, these people now require approximately 3,000 calories in order not feel hungry – their body and appetite having reached a new equilibrium at the heavier, +15 pound level.

As long as food is readily available and people listen to their stomachs (hunger) regarding how much to eat, their increased amount of weight will remain.

**And fourth, the main reason that this stored excess fat may not be converted into energy calories is because our food today is very different than food was when our biological program for storing energy was developed – it contains much more fat.** When our biological programming for food was developed, our ancestors ate mostly a low-fat vegetarian diet, with some game meats. And even those foods that contained fat had much less fat than they do today – **game meats contain about 5% fat by weight versus the 30% fat by weight contained today in commercially produced and hormonally treated domesticated animals.**

Back then, fat was so rare and so useful that our taste buds evolved to crave it and the parts of the animals that contained most of it. Today, unfortunately, **this sensory craving has been exploited by our food suppliers.**

In just the past century we have almost doubled the percent of fat in our diets – from 20% of our calories in 1910 to about 35% today.

This 35% average number belies the fact that our nation is divided when it comes to health: Millions of upscale Americans eat diets that have 20% or less of their calories from fat, and millions more eat diets that have 50% or more of their calories from life-threatening fat. Most experts agree that our bodies are biologically programmed for a diet requiring about 20% of our calories from fat.

#### CRITICAL IMPORTANCE OF PROTEINS, VITAMINS, AND MINERALS

The second major problem with the diet of most US citizens is that they are not getting the minimum amounts of building blocks and/or catalysts that their bodies require.

Although most adults think of their bodies as fully grown, the individual cells that comprise their organs actually replace themselves on a daily to monthly schedule.

Our bodies manufacture 200 billion red blood cells each day, replacing all the blood in our body every 120 days. Skin is completely replaced every 1 to 3 months. It takes 90 days for old bone to be broken down and replaced by new bone.

The cells that comprise these replacement organs contain over 100,000 different proteins made up of 20 different amino acids. Food supplies us with plant and animal proteins containing the amino acids that our bodies require as the building blocks of this living tissue.

Without a daily supply of proteins, vitamins, and minerals, no matter how much energy we get in the form of calories, our bodies and minds deteriorate because we are not able to fully replace the dying cells in our internal and external organs.

Food also supplies us with certain minerals we require as building blocks to repair and regenerate our living matter. There are 14 essential minerals, some of which are required as catalysts rather than as building blocks. Seven of these are major minerals, defined as those of which we need more than 100 milligrams per day – calcium, chloride, magnesium, phosphorous, potassium, sodium, and sulphur. The remaining seven are called trace minerals, such as iron and zinc.



In addition to supplying proteins and minerals as building blocks, food contains the 13 essential vitamins our bodies require as catalysts to convert food into energy and to convert amino acids into bodily tissue. A catalyst is a substance that must be present, typically in a very small quantity, for a specific chemical reaction to occur. For example, without vitamin B<sub>3</sub>, which is contained in green leafy vegetables and unprocessed grains, our bodies cannot break down plant and animal proteins into basic amino acids. It doesn't matter how much protein you eat if your body can't convert it into the building blocks of your living tissue.

When we don't get enough protein, vitamins, and minerals, our initial symptoms include mood swings, fatigue, nervousness, headaches, confusion, and muscle weakness. Over the longer term, such poor nutrition can cause cancer, hypertension, Alzheimer's disease, and many other diseases that we used to just accept as part of our aging process.

**Modern medicine typically treats these problems with drugs that focus on each symptom rather than on the underlying problem, which is what we eat, or more correctly in the case of poor nutrition, what we don't eat.**

Before you become alarmed that you're never going to get enough of all these critical nutrients, here is some good news. Our bodies require only a small amount of protein and a minuscule amount of minerals and vitamins on a daily basis.

The human body requires approximately 46 grams (1.6 ounces) of protein per day for women and 58 grams (2.0 ounces) of protein per day for men. This is less than most people believe they need, thanks to successful but misleading advertising campaigns by the beef and cattle industry. Ironically, meat and milk products are actually a poor source of protein because they contain high amounts of harmful fats compared to other protein sources such as fish, nuts, breads, and vegetables.

The human body requires 13 essential vitamins in dosages ranging from 60 milligrams per day for vitamin C to 200 micrograms per day for vitamin B<sub>8</sub> (folic acid). These quantities are naturally abundant in commonly available fresh foods.

Similarly, the 14 minerals we require are contained in fresh foods in more than adequate quantities – 100 milligrams is only 3/1,000 of an ounce.

Now here's the bad news.

**Despite the relatively small amounts of proteins, vitamins, and minerals we require on a daily basis, and despite their abundance in natural foods, our biologically programmed need for these substances is not being met by our modern food supply.**

As the price farmers received for basic food fell, the profit opportunity in agriculture shifted from producing raw foodstuffs (e.g., wheat, rice, milk, fruit, cattle) to manufacturing these foodstuffs into name-brand foods with long shelf lives (e.g., cereals, condiments, processed cheeses, canned foods, frozen foods, and junk or snack foods).

It became particularly profitable to make junk or snack foods, products that initially consumers didn't know they wanted, but which they developed a seemingly unlimited propensity to consume.

Additionally, in the postwar US economy, the supply and demand for a new type of food arose – a food type defined not by its taste, price, or availability, but by its long shelf life and speed of service: **fast food**.

#### HOW FOOD ECONOMICS CREATED THE WELLNESS FOOD OPPORTUNITY

During this period of great technological advances in our food supply, our knowledge of basic nutrition was just evolving. Many of our food scientists and engineers, let alone the consuming public, didn't know enough about the need for proteins, vitamins, and minerals. Each food company concentrated on making each product taste better than that of the competition, last longer, and be safe from contamination by microorganisms.

Processed and fast foods effectively didn't exist for most Americans at the end of World War II. By the end of the twentieth century, processed and fast-food sales had risen to dominate the US\$1 trillion food industry.

Despite making basic calories affordable for everyone, our food industry unwittingly injured the health of much of the nation.

In order to make their products taste better, they added fat. The better it tasted, the more customers ate their products. The more customers ate their products, the fatter they became. The fatter customers became, the more food products they were able to consume on a daily basis – and so on, and so on, and so on.

In order to make their products safe from contamination, they pasteurized and/or heated them. Today, all canned foods and virtually all milk and juices are pasteurized. Unfortunately, the application of heat to food, as well as its storage over time in cans and other airtight containers, destroys many of the vitamins and some of the minerals. In general, canning and most other types of food processing do not affect proteins, fats, and carbohydrates.

In order to increase the shelf life of their products (as well as to add to their safety), food producers added preservatives ranging from enormous amounts of sodium (salt) to dizzying array of chemical compounds in supposedly "safe" amounts. While a typical adult requires about 500 milligrams a day of sodium, which found naturally in common foods, salt is so widely added to most processed foods that the typical US adult consumes 10 to 14 times this amount per day. In addition to desensitizing our taste buds so that natural, unprocessed foods no longer taste good, salt is the primary cause of high blood pressure, which leads to increased risk of stroke, heart disease, and kidney failure.

In order to get people to consume more of their product, producers chemically altered the flavourings so that people would continually crave more and more of their single product rather than naturally seeking the variety in foods that their bodies require.

#### EMPTY CALORIES: THE CORE OF THE FOOD SUPPLY PROBLEM

The end result is that today the US food supply is dominated by what nutritional experts call **empty calories** – food containing high amounts of caloric energy but low (or empty) in essential vitamins, minerals, and proteins.

The human body can consume only 2,200 to 2,900 calories per day for energy without becoming obese, but it must get the required amounts of protein, vitamins, minerals, and healthy fats along with these calories. Just a quick glance at the nutritional facts printed on any processed food label shows us what we are not getting along with our calories.

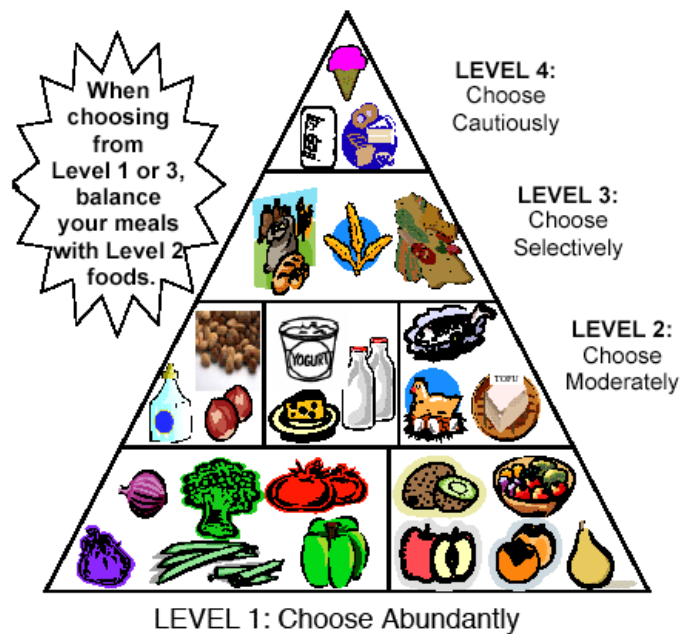
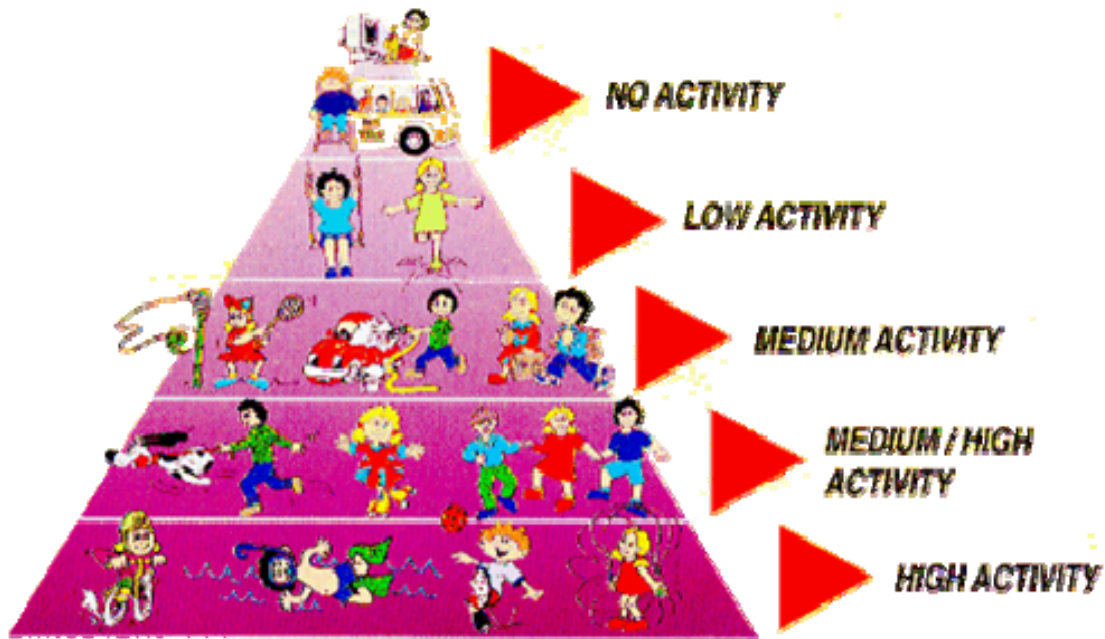
A typical can of soda contains 140 empty calories (38 milligrams of sugar, 70 milligrams of sodium, added caffeine, various preservatives, and 0 milligrams of proteins, vitamins, and minerals). A typical fast-food meal contains an incredible 1,000 calories or more with few essential vitamins or minerals. One 1 ounce serving of Lay's potato chips ("Betcha Can't Eat Just One") contains 230 empty calories (plus 270 milligrams of sodium).

But these foods are even worse for what they do contain than for what they are missing: Most empty-calorie foods have incredible high levels of fat, which is added to make them taste better. A health food should yield about 20% of its calories from fat (each gram of fat contains 9 calories) and the rest from carbohydrates and proteins. Just one deluxe McDonald's burger contains 810 calories, with an incredible 490 calories (55 grams, or 61%) from fat. Even without the medium-size French fries (containing 450 additional calories and 22 grams of additional fat), *55 grams of fat is the amount you should consume in an entire day, not the amount you should consume from a single item of food.* The typical American now eats three hamburgers and four orders of French fries each week.



Leads to this!





**In contrast, foods in their natural (unprocessed) state are packed with caloric energy, vitamins, minerals, and low levels of fat.**

Fruits are high in carbohydrates, vitamins, and minerals and contain virtually no fat. A banana contains 103 calories of energy with 0 grams of fat. Fresh vegetables contain enormous quantities of vitamins, some protein, and almost no fat. A single stalk of broccoli contains 5 grams of protein with no fat, and a single medium-size potato containing 100 calories has 6 grams of protein and no fat. Moreover, when eating a natural food, people typically tire of its taste and automatically seek out different natural foods – containing the different vitamins and minerals that their bodies require on a daily basis.

Fish, beef, and chicken are loaded with protein, vitamins, minerals, no carbohydrates, and widely varying amounts of fat. A 6 ounce (170 grams) serving of fish (halibut) contains 35 grams of proteins with 2 grams of fat. A 6 ounce (170 grams) steak (rib eye) contains about the same amount (39 grams) of

protein – but an incredible 55 grams of fat as well. A 6 ounce (170 grams) serving of chicken (light and dark meat) contains 46 grams of protein with 25 grams of fat.

Unfortunately, we no longer eat as our ancestors did, or even as our parents did. Meals used to be prepared at home primarily using fresh foods and without adding much fat, salt, or chemical preservatives.

**Today, most of us are too busy to prepare foods from fresh ingredients, so we purchase foods that are partially or fully ready to serve – foods processed with much added fat, sugar, sodium, and chemical additives.**

The percentage of meals eaten or prepared away from home (restaurants, take-out) has increased more than 50% since 1970. Meals prepared outside the home are much higher in fat and sodium and lower in vitamins and minerals than meals prepared at home – even when compared to meals at home made from highly processed foods. Ironically, being biologically programmed to like the taste of fat – a trait that was responsible for our very survival in prehistoric times – has now become the cause of our worst medical problems.

#### ECONOMIC VERSUS AVARICE AND OUR FOOD SUPPLY PROBLEMS

Wellness entrepreneurs should keep in mind that as insidious as the manipulation of our food supply may seem in hindsight, none of it was done with insidious intent.

Entrepreneurs and business people added fat to our food to make it taste better, not to create a nation of overweight and obese individuals. Entrepreneurs and business people canned and processed our food to increase its shelf life, not to reduce the amount of vitamins and minerals and decrease wellness. And entrepreneurs and business people hydrogenated oils to make foods look better and last longer in the supermarket, not to turn good fats into bad fats and increase heart disease. Unfortunately, compounded by laws of economics that led thousands to imitate their behaviour, the effect on our food supply is the same as if this manipulation had been carried out for the worst of insidious purposes.

These actions were taken in response to often misguided or uninformed consumer demand.

Moreover, the same laws of economics that compounded our wellness problems will now be applied to fix them, as virtually every provider in our food supply chain will be forced to embrace the wellness industry or get out of the way for those who do.

**As sad as the problems with our food supply may seem, the creation of these problems has also created the greatest opportunity within the wellness industry – the opportunity to provide consumers with health foods and dietary supplements to fix the problems with our modern food supply.**



### **MAKING YOUR FORTUNE in FOOD:**

Retroactively in response to consumer demand and potential government regulation, companies in the food industry will begin fixing the problem that they created. But the greatest riches await those entrepreneurs who jump ahead of the consumer demand for wellness.

The wellness fortunes to be made in food lie in two basic areas:

1. Growing, finding, harvesting, transporting, and preparing healthy foods.
2. Teaching consumers how to choose health foods and how to limit their overall consumption of food.

Even some religions have fallen behind, by focusing on biologically archaic laws of cleanliness (eating kosher) versus the dietary needs of most of their congregants, namely, eating healthy food, ingesting sufficient vitamins and minerals, and avoiding obesity.

Governments have fallen behind, such as the US Department of Agriculture (USDA) is to protect the incomes of farmers, not to protect the food supply of consumers. In 1776 when this department was formed, farmers represented 95% of the population and farm sales comprised 90% of the nation's economy. Now, farmers represent less than 2% of the US population, farm sales are less than 0.5% of the economy, and the majority of US citizens are overweight and malnourished.

US\$ 1 Trillion Food Industry	
Agriculture	\$45 billion
Food processing and distribution	\$455 billion
Restaurants	\$400 billion
Diet supplementation	\$70 billion
Other	\$30 billion
Total US food sales	\$1,000 billion

Our food contains high amounts of fat and caloric energy but is low (or empty) in essential vitamins, minerals, and proteins. This is about to change as consumers become educated and begin demanding healthier foods of all types.

### **AGRICULTURAL SUBSIDUY PROGRAMS**

Two major areas of agriculture should rapidly change in response to consumer demand for wellness: (1) which foods (healthier) farmers produce, and (2) how farmers produce these foods (e.g., organic farming and genetic engineering).

Even if you are not interested in becoming a wellness farmer, it is important to understand these government subsidy programs for the following reasons:

1. You are paying for them as a taxpayer.
2. Subsidised produce will compete with your wellness food products.
3. The keep farmers producing unhealthy foods, which increase the demand for more wellness products and services.

## THE DAIRY DECEPTION

Milk and milk by-products are leading contributors to the US\$1.5 trillion sickness industry – milk causes allergies, gas, constipation, obesity, cancer, heart disease, infectious diseases, and osteoporosis.

Yes, milk causes osteoporosis, despite the massive deceptive advertising campaign by the ADA stating that milk prevents osteoporosis. Due to the amount and type of protein, (casein) in milk, this results in a great loss of calcium in the bones. Calcium contained naturally in vegetables is much healthier, easier to absorb, and more abundant.

A typical cow in nature can produce up to 10 pounds of milk per day, whereas today's tortured modern dairy cows produce up to 100 pounds (45 kilograms – 45 litres) of milk per day. This is because cows today are given massive amounts of specialised hormones like bovine growth hormone (BGH) to increase milk production. The USDA allows drinking milk to contain from 1 to 1.5 million white blood cells (that's pus to a non-biologist) per millilitre. These growth hormones, antibiotics, and pus remain in the milk after processing, which causes dire medical consequences for people, especially children, who consume dairy products.

Any US brassiere manufacturer will tell you that sales have been good the past few decades since the introduction of BGH in milk, because BGH and other hormones have increased the size of the average teenage human female breast and have decreased the age of menarche. What the brassiere manufacturer may not be able to tell you is that these same hormones are also a major cause of the increase in breast cancer in adults.

The worst thing about dairy products is not the disease they cause, the torture for the animals involved, or the terrible impact on the environment – the worst thing about dairy products is that they are the major cause of more than 61% of our population being overweight and obese.

Milk contains no fibre and is filled with saturated fat and cholesterol. A glass of milk is 49% fat, and cheeses are more than 65% fat. Milk really should be called “liquid meat” – one 12 ounce (340 grams) glass contains as much saturated fat as eight strips of bacon. When it comes to obesity and being overweight, milk is even worse than beer – a 12 ounce (340 grams) glass of milk contains 300 calories and 16 grams of fat, whereas a 12 ounce glass of beer contains 144 calories and no fat. To counter the undisputed truth of these facts, the dairy industry came up with the deception of 2% and “low-fat” milk. 2% milk contains 24 to 33 percent calories of fat and is only slightly less fattening than whole milk (which contains 3% fat by weight).

As consumers become educated about the detrimental effects of drinking cow milk, they will develop a voracious appetite for a wellness substitute. This will occur not only for milk, but for the thousands of unhealthy food products that currently dominate our modern food supply.

## WHAT RESTAURANT ENTREPRENEURS NEED TO KNOW

The average American family spends 45.6% of their food budget on meals prepared outside of the home, but households with incomes of US\$50,000 or more spend 70% of their food budget on meals prepared outside of the home. Although baby boomers comprise only 28% of the US population, boomers account for more than 50% of households with incomes over US\$50,000 and 60% of the household with incomes over US\$100,000.



The single item that characterises most boomer spending to date is the desire for products that remind them of their youth. In restaurants, they have not had much to choose from in this regard, other than a few establishments with themes or menus reminiscent of earlier times. But think for a moment what would happen if boomers could choose restaurants that served health cuisine that could actually make them younger or could slow down the effects of aging in the future – cuisines like Gardenburger meatless patties, or just ordinary cuisine prepared without the addition of heavy creams or saturated fats.

Boomers would flock to such restaurants, as evidenced by the fact that such health-food restaurants already exist in almost every city, and most regular upscale establishments have added one or two healthy vegetarian entrees to their menu.

Instead of being considered fringe-type food or something grudgingly added to restaurants' menus, by 2010 healthy cuisine will be almost universal. Whereas today people choose restaurants mostly based on taste, price, and convenience, millions will soon choose restaurants based on the healthiness of the cuisine or how they will feel afterward.

You might think that healthy food simply doesn't taste good, yet once you get the toxins, high levels of sodium, and dangerous chemicals from process foods out of your system, you won't believe what you have been missing. There is nothing more delicious than food in its natural state – from bananas to fresh grains to raw vegetables – but our taste buds have been chemically altered by processed food companies for so long that most of us have been unable to appreciate them.

Consumers everywhere will soon understand that there is a monumental connection between the food they consume today and the way their bodies will feel tonight, let alone tomorrow.

**“Let food be your medicine and medicine be your food.”**

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## MAKING YOUR FORTUNE in MEDICINE:

### HIPPOCRATES: THE FIRST WELLNESS PRACTITIONER

Hippocrates (460-377 B.C.) regarded the body as a “whole” being rather than just the sum of operating parts – whereas today modern medicine often treats each organ or illness in isolation. Hippocrates studied each patient in his or her own environment, from their occupation to their diet. In doing so, Hippocrates came to the conclusion that health was the natural state, that disease was abnormal, and that the role of the physician was to assist nature to regain its natural (i.e., healthy) state. But most important, **Hippocrates was the first physician focused on preventing disease as well as treating disease.** In all areas of medicine, he taught that the right types of nourishment and exercise were the key to both avoiding sickness and regaining health. This is the key difference between wellness and sickness medicine: avoidance and prevention.

Our bodies evolved on this planet to exist in their natural state (i.e., good health) based on a natural diet and a natural amount of exercise.

It is easy to see how far we are today from this natural ideal in terms of our health. Our Western diet is far from that of our biological ancestors – it contains much more fat and is low in essential vitamins and minerals. Similarly, few of us get the amount of exercise all day long that our biological ancestors got naturally in their daily search for food and shelter.

The ability to watch cells function, especially in reaction to invading bacteria and medicines, led biologists and physicians to believe that they finally had the tool to discover why medicines worked. Doctors became international heroes as they eliminated major diseases (e.g., smallpox, tuberculosis, typhoid, polio) that had been the scourge of humankind.

Emboldened by this success, most Western medical practitioners and researchers also began arrogantly rejecting age-old treatments and cures that had accumulated over the millennia – simply because they could not scientifically explain their function.

Virtually everything we know today about the critical biochemical functions performed by proteins, vitamins, minerals, and nutritional supplements takes place on a molecular versus a cellular level.

Today we also know that it is the individual quality of each cell that matters most when it comes to human longevity, vitality, strength, and everything else we desire from medicine beyond the treatment of disease – in short, wellness.

Since our cells are constantly being replaced on an hourly to monthly basis, the quality of our cells is a function of the quality of the molecular reactions that constantly occur in manufacturing them.

The quality of these molecular reactions is dependent on the quality of their components – the amino acids (proteins) and minerals that are the building blocks of cellular matter and the vitamins and minerals necessary as catalysts to combine molecules from raw materials.

Scientists generally agree on the daily components necessary to properly regenerate our cellular matter – 13 essential vitamins, 14 essential minerals, and 20 basic amino acids (10 of which we must get from external sources). But scientists are far from agreeing on how these components combine in our bodies to form the complex proteins that make up our individual cells. Scientists have identified more than

100,000 different proteins in our bodies, manufactured from the same 20 basic amino acids, and are still identifying thousands more complex proteins faster than they are learning about specific protein deficiencies and how to treat them. We have just discovered that each cell contains its own time clock or biological programming for regenerating itself – DNA – but at this point in time we have a long way to go before we are able to read this programming.

The best we can do today when it comes to preventive or wellness medicine is to seek out the natural type of diet and natural program of exercise originally prescribed by Hippocrates. Today, this means the following:

1. Eating the proper amount (calories) and types of foods (e.g., unsaturated fats, fibres) to maintain optimal health and avoid obesity.
2. Avoiding harmful chemicals and hormones in our food – especially those contained in dairy and animal foods.
3. Eating foods (including supplements) that yield a daily supply of our requisite vitamins, minerals, and basic amino acids (proteins).
4. Exercising throughout the day to yield the equivalent of a natural amount of exercise.

This is much easier said than done in our modern society. Eating only the amount of calories you need requires a great deal of self-discipline – especially since your body is programmed to eat each meal as if it were going to be your last and to store fat for later consumption. Avoiding harmful hormones and chemicals is virtually impossible, as most of them aren't even disclosed – especially in meat or dairy products. Ensuring a minimum daily supply of vitamins and minerals is difficult because many are missing from our processed food. Many supplements do not currently contain the items stated on their labels. Finally, if you were to try to get the same “natural” exercise as our ancestors, you wouldn't have time during the day to do anything else.

Between one quarter and one third of the dietary supplements (vitamins, minerals, and herbals) sold in the United States today have one or both of the following problems: (1) The products do not contain what they say they do on the label. (2) The products contain undisclosed dangerous substances in addition to what appears on their labels.

No wonder about a third of the people who have tried dietary supplements have found them to be ineffective or even dangerous.

ConsumerLab.com independently purchases most major brands within each category of supplements and then scientifically tests them to ensure that they contain the ingredients, and only the ingredients, stated on their labels.

Although ConsumerLab.com provides consumers a wealth of information about each category of supplements, the CEO, Cooperman, is careful not to express his own or any other opinion regarding the medical efficacy of a particular product category – the business of ConsumerLab.com is strictly limited to rating the manufacturing quality control of individual brands.

What patients needed most wasn't more new technology, but the ability to make intelligent choices between the dizzying array of competing health plans and new medical technology that was already on the market.

To date, ConsumerLab.com has tested 400 different products in 20 categories, representing about 90% of all supplements sold in the United States. According to Cooperman, “More than one quarter of the products we have tested have failed, and this number has been as high as 60% for some categories.” They also test popular fortified foods like Tropicana calcium-enriched orange juice.

Products are tested for the following criteria:

1. Identity and potency. Does the product meet recognised standards of quality, and does the label accurately reflect what is in the product?
2. Purity. Is the product free of contaminants?
3. Bioavailability. Can the product be properly used by the body?
4. Consistency. Does the product have the same identity, potency, and purity from year to year?

Products that pass are post on the company’s web site – [www.ConsumerLab.com](http://www.ConsumerLab.com).

The wellness industry is growing so fast that the government agencies that normally regulate medicines, food, and commerce cannot keep up. Private, dedicated entrepreneurs like Dr Tod Cooperman, who are stepping in to serve the consumer’s need for quality control, may eventually prove more effective for consumers than the traditional government agencies that currently regulate the sickness industry.

The Fitness Institute is run by some of the best physicians and therapists in the country, but they rarely see a patient with a disease. Instead, the Fitness Institute focuses on the prevention of disease among very healthy individuals – keeping wellness-oriented people from becoming customers of the sickness industry.

Here’s what a typical six-hour first visit to the Fitness Institute (which costs about US\$600) includes:

- An analysis of all body systems, including cancer screening.
- Blood and urine tests to assess your risk for heart disease, diabetes, infection, and anaemia.
- A maximal treadmill stress test by a cardiologist to screen for heart disease and assess your fitness level.
- Written evaluations to assess medical history, personal stress factors, and nutritional adequacy.
- Hydrostatic (underwater) weighing to determine your percent of body fat and ideal body weight (based on BMI).
- Pulmonary function tests to screen for obstructive lung disease.
- Orthopaedic evaluation by a physical therapist to assess your strength, flexibility, and risk for orthopaedic problems.
- One-on-one wellness counselling to review results and recommend necessary changes in diet, exercise, and stress management.
- Screening test for colon and breast (women only) cancer.
- A take-home copy of *Maintaining the Miracle: An Owner’s Manual for the Human Body*, a comprehensive personal wellness encyclopaedia published by the Fitness Institute.

## PHYSICAL EXERCISE: A WELLNESS ENTREPRENEURIAL OPPORTUNITY

The words physician and physical, as in physical exercise, come from the same Greek word, *physis*, which loosely translates as “nature”. This connection is more than just etymological.

Many people today mistakenly think of physical exercise as something primarily for aesthetic rather than medical wellness benefits. This is far from the truth – a lack of regular physical exercise is attributed as the cause of approximately 12% of the 2.1 million deaths in the United States each year, about 250,000 people.

Thousands of studies have shown direct relationships between a lack of physical activity and coronary heart disease, hypertension, cancer, diabetes, anxiety, and depression.

Yet amazingly, only 15% of US adults engage in regular vigorous physical activity and 60% report getting effectively no exercise at all from a regular or sustained leisure activity.

It is difficult today to get what Hippocrates might have prescribed as a “natural” amount of exercise.

Many of us have sedentary occupations, with little time for exercise outside of work. Most of us live in urban environments with inclement weather. Moreover, when it comes to exercise, our bodies require both generic aerobic exercise (running, biking) and specific exercises (weight training, flexibility) to keep us healthy and functional.

Fitness careers of the future include the following certified professionals:

- Fitness trainer
- Personal trainer
- Specialty trainer / sports conditioning
- Clinic exercise specialist
- Chiropractor
- Physical therapist
- Nutritionist
- Massage therapist
- Seniors trainer
- Youth trainer
- Personal coach
- Group exercise instructor
- Yoga instructor
- Pilates instructor
- Performance training coach

Club One, established by the Kinneys, provides on-site corporate employees with free access to private fitness facilities. The “convenience” objective of Club One has always been a five-minute desk-to-club experience. Having such a private facility located at the workplace more than meets this objective.

Corporate members need much more education and motivation. Club One facilities provides the opportunity to serve people who really need them – people who are overweight, people with clinical issues and addictions, people with eating disorders – can use exercise as the medium to start helping them make the right changes in their life.

## **WHAT YOU MUST KNOW about HEALTH INSURANCE:**

The health insurance system focuses on sickness rather than on wellness – paying for the treatment of symptoms of disease rather than for their prevention or their cure.

The biggest problem with our current medical care insurance system, where more than 90% of expenses are paid by someone other than the patient and the doctor deciding on the treatment, is that it is focused on paying for treating the symptoms of illness rather than on curing or preventing illness.

This is partly because it is much more profitable for medical companies to product products that create customers for life – products that treat symptoms of disease rather than products focused on cures or prevention.

Suppose you were a member of the board of directors of a pharmaceutical or medical company – appointed to your position by a pension fund for the purpose of increasing the value of their investment. Would you direct your company to spend millions of dollars in R&D to make a one-time-use product costing US\$50 a pill that could cure or prevent disease, or would you direct your company to spend millions of dollars in R&D to make a product costing only US\$1 a pill that consumers would take every day for the rest of their lives, 365 days a year?

It's easy to see why the overwhelming majority of new medical technology today is focused on treating the symptoms of disease rather than on cures or prevention, and why 90% of pharmaceuticals sold today are maintenance drugs consumers take daily for the rest of their lives.

But the major reason that US medicine is not focused on curing or preventing illness is because the insurance companies and ultimately the employers do not have financial stake in the long-term health of their employees.

Employees used to stay with one company for 25 years or more. Today, the average employee is projected to change jobs more than 10 times over his or her 45-year working life. Most of the major illnesses on which you can spend \$1 today to save \$100 tomorrow (like heart disease from obesity or cancer from poor nutrition) will not show up until an employee is long gone or retired, at time the \$100 cost is picked up by another employer or by taxpayers through Medicare.

As medical costs have escalated, employers have, in effect, told their medical insurance companies to pay for only those expenses related to keeping or getting the insured back to work – and this does not include paying for the prevention of a disease that will not manifest itself during the expected tenure of the employee with the company.

Weight reduction, nutritional advice, vitamins, minerals, smoking cessation, and hundreds of other wellness-related or preventative-type treatments are excluded from almost all corporate- and government-sponsored medical plans.

Most working Americans today receive their medical insurance through their employers, employer-paid medical insurance premiums exceed US\$600 billion per annum – approximately US\$5,000 per year for 120 million workers, covering 187 million people, including dependents.

### **The GOLD MINE in WELLNESS INSURANCE:**

Wellness insurance is health insurance that covers expenses to prevent disease (e.g., weight control, vitamins, supplements, and exercise), along with major medical expenses above an annual deductible amount. Every wellness entrepreneur must understand wellness insurance for two reasons:

1. Most of the purchasing of wellness products and services will eventually be paid by wellness insurance.
2. There is a great business opportunity in switching consumers from sickness insurance to wellness insurance.

Every business person will want wellness insurance for his or her own family, and US employers will have to offer wellness insurance to their healthy employees in order to keep them from leaving for competitors who do.

Some wellness companies may stumble simply because they fail to properly structure their products to be covered by wellness insurance. Some health insurance companies will benefit by being the first to offer wellness insurance products, and some health insurance companies will suffer great losses when their healthy customers switch to wellness insurance, leaving only unhealthy insured in their risk pool.

Health insurance companies spend about 20% on overheads. That is, US\$25 overheads are typically incurred to process any claim. Thus small ticket items are best left to be self insured.

About 22% of employees with employer-paid health insurance (or one of their dependents) have a pre-existing medical conditions. This unfortunate 22% utilize medical services far in excess of the typical US\$5,000 annual premium paid by their employer – they average about four times this amount (US\$20,000) per annum on a recurring basis.

Insurance companies agree to cover this 22% of unhealthy employees costing US\$20,000 per annum only because they also receive the US\$5,000 per annum premium on the 78% of healthier employees who incur almost no annual medical expenses.

Today, with 27% of Americans obese and 61% overweight, the overwhelming majority of non-geriatric healthcare expenses are incurred by people easily identifiable by their diet, weight, or smoking habits.

Individuals in the 78% group of healthy employees without pre-existing medical conditions can now choose to drop the employer-based sickness insurance system before it drops them – opting out of the employer-paid health insurance monopoly.

- Healthy Americans want more wellness options on a tax-deductible basis, and they want economic credit for making wellness decisions today that will save everyone money tomorrow.
- Private employers cannot be expected to pay (and pay and pay) for the unlimited sickness expenses of a minority of their employees – especially when this situation was created in part by government policies subsidising sickness instead of wellness.