



"Wellness causes prosperity and to benefit and profit you need to read, absorb and use the great wisdom in *Discover Wellness*."

- Mark Victor Hansen

Co-author of the Bestselling *Chicken Soup for the Soul Series*



Discover Wellness

How staying healthy can
make you rich

Dr. Bob Hoffman and Dr. Jason A. Deitch

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The Bottom Line

THIS E-BOOK COULD BE WORTH more than \$500,000 to you. Here's what I want you to learn:

1. **Illness causes bankruptcy** in every way.
2. Most of our health care dollars are spent on expensive treatments for lifestyle-related chronic conditions.
3. Each of us has the opportunity to enrich our lives by adopting a wellness lifestyle.
4. Each of us has the **responsibility to ourselves and to our country to help solve America's health care crisis** by promoting our own well-being.

Ultimately, I want to motivate you to 1) regularly visit a wellness professional, and 2) stay committed to your health over your lifetime.

Not only will you feel better, produce more, and live longer, but you'll also be wealthier financially. In fact, **a person who makes enough of a lifestyle change to reduce their risk by only 50 percent can save more than \$500,000 over a 35-year period.**



America's Health Care Crisis & Your Wealth

Consider these mind-boggling statistics:

- *Every 30 seconds in the United States someone files for bankruptcy due to a serious health problem. According to a Harvard University study, 50 percent of all bankruptcy filings are the direct result of excessive medical expenses.*
- *Annual health care spending in the United States is \$1.8 trillion, which is more than four times the amount spent on national defense and almost forty times the amount spent on homeland security.*
- *Although nearly 47 million Americans are uninsured, the United States spends more on health care than other industrialized nations which provide health insurance to all their citizens. In 2003, the United States spent 15.3 percent of its Gross Domestic Product (GDP) on health care. It is projected that the percentage will reach 18.7 percent in 10 years.*
- *According to the Kaiser Family Foundation and the Health Research and Educational Trust, premiums for employer-sponsored health insurance in the US have risen five times faster than workers' earnings since 2000. In fact, most people are shocked to find out that Starbucks Coffee spends more money on health care costs than they do on coffee, and General Motors spends more on health care costs than they do on steel!*



- *Experts predict retiring **elderly couples will need \$200,000 in savings just to pay for the most basic medical coverage.** Many others believe that this figure is conservative and that \$300,000 may be a more realistic number.*
- *The overall cost of health care—everything from hospital and doctor bills to the cost of pharmaceuticals, medical equipment, insurance, nursing homes, and home health care—**doubled from 1993 to 2004**, according to a report from the Centers for Medicare and Medicaid Services.*
- *In 2004, the nation spent almost **\$140 billion more for health care than the year before.** In fact, more than 15 percent of America's Gross Domestic Product is spent on medical care, or \$6,280 per person. That means that **\$15 of every \$100 of our economy goes toward covering the cost of being sick.***
- *According to the National Coalition on Health Care, the US health care spending is expected to increase at similar levels for the next decade, **reaching \$4 trillion in 2015**, or 20 percent of the GDP!*



The money to cover these costs does not come from thin air. **We all pay for these costs in the form of increased taxes and increased cost for everything we buy on a daily basis.**

For example, every time you spend:

- \$1.95 at Starbucks for a cup of coffee, approximately \$.30 goes to cover medical costs.
- \$10 for a movie ticket, approximately \$1.50 goes to cover medical costs.
- \$20 for a pizza, approximately \$3 goes to cover medical costs.
- \$50 for a tank of gas, approximately \$7.50 goes to cover medical costs.
- \$250 for an airline ticket, approximately \$37.50 goes to cover medical costs.
- \$1,000 on auto repairs, approximately \$150 goes to cover medical costs.
- \$2,500 on a plasma television, approximately \$375 goes to cover medical costs.
- \$25,000 on a new car, approximately \$1,666 goes to cover medical costs.



Prescription Drugs: Panacea or Plague?

The pharmaceutical industry has done a masterful job at convincing people that drugs cure disease and improve people's lives. But if prescription drugs were the answer to health, then we would have the healthiest nation in the world.

In spite of our immense drug consumption, the general population is getting heavier, the rates of diabetes, heart disease, and cancer are rising, and we have one of the highest infant mortality rates in the civilized world.



Americans comprise only five percent of the entire world's population, yet we consume one half of all the prescription drugs manufactured worldwide—more than three billion prescriptions each year.

Five out of six persons 65 and older are taking at least one medication, and almost half the elderly take three or more, according to the US Department of Health and Human Services' annual check-up on Americans' health. Drug expenditures have been the fastest growing segment of health care spending in

this country, rising by more than 15 percent every year since 1998.

This severe over-reliance on drugs is hastening the death and disability of most people. People believe they are “doing something” about their health issues by taking drugs when the underlying challenges—what caused the disease in the first place—are actually being ignored and therefore left to fester.

Staying Healthy Can Make You Rich!

What difference would it make in your financial life to have an extra \$1,000, \$2,000, or even more per month to save or invest?

According to a study published in the journal *Health Affairs*, the average health care cost per American—every man, woman, and child in the United States—is \$6,280 per year.

That's more than \$25,000 per year for a family of four.

Again, we are all paying for it through higher prices and higher taxes. Even those who are not sick are paying their share.

Most studies conservatively suggest that improving your lifestyle habits can decrease your risk of disease by at least 50 percent, and most experts agree that if you improve multiple lifestyle habits, you can reduce your risk of disease by much more.



It should not be hard to believe that a family of four can save over \$1,000 per month.

Reducing \$6,280 by 50 percent equals \$3,140 per person in annual savings. Let's assume that the cost of health care continues to rise at a conservative estimate of eight percent per year.

$$\$6,280 \times 4 = \$25,120$$

Present cost of healthcare for a family of four

$$\$25,120 \div 2 = \$12,560$$

50 percent savings due to wellness lifestyle

$$\$12,560 \div 12 = \$1,047$$

Monthly savings to invest

A healthy 30 year old who stays well and adopts healthy habits can theoretically (using averages) save over \$1 million by the time she is 65 years old.

If we can reduce the national amount spent on medical care by decreasing the number of sick people in our country, then we don't have to spend an extra 15 percent for everything we purchase to cover the cost of medical care.

What could 300 million Americans do with an extra \$3,140 in their pockets?

Our Personal Health Care Bill calculations revealed that for the seven major health care issues detailed below, the average American family of four is spending \$13,818 per year. Again, let's use the conservative estimate that making at least one, if not several, lifestyle habit improvements can reduce our risk of disease by only 50 percent.

\$13,818 divided by four equals \$3,454 per person. Decreasing this number by 50 percent equals \$1,727. Using this figure, let's see how much we can save over time.

Our Personal Health Care Bill (based on a family of four)

Heart Disease	\$5,520 / year	\$460 / month
Cancer	\$2,876 / year	\$240 / month
Diabetes	\$1,808 / year	\$151 / month
Chronic Pain	\$1,643 / year	\$137 / month
Stress	\$780 / year	\$65 / month
Obesity	\$1,027 / year	\$86 / month
Drug reactions	\$164 / year	\$14 / month
Total Bill	\$13,818 / year	\$1,152 / month

(Calculated by taking the total health care cost of these diseases and dividing it by the total population)

What this shows us is that in the most conservative of projections for a person who makes enough of a lifestyle change to reduce their risk by only 50 percent, applied only to the amount that we can reasonably say should be affected by improved lifestyle habits, that person can save over a \$500,000 over a 35 year period.

Who wouldn't like to make a half a million dollars to stay well? That half a million dollars is just a bonus to the fact that you will enjoy a life of emotional, physical, and social wealth beyond the financial benefit.



The Seven Conditions Causing America's Number One Crisis

The following seven diseases and conditions currently put the most strain on our health care system. Sadly, these can largely be prevented by a wellness lifestyle.

1. Cardiovascular Disease



According to the US Center for Disease Control (CDC), about 71 million Americans (almost one-fourth of the population) have some form of cardiovascular disease, and about 950,000 Americans die of cardiovascular disease each year: that amounts to one death every 35 seconds.

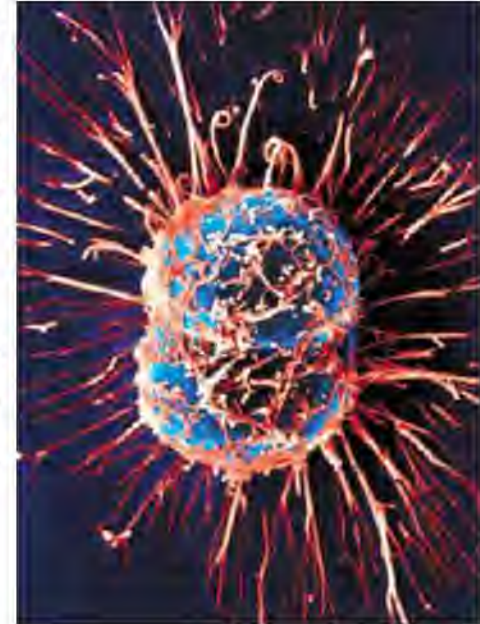
Coronary artery disease, which is a condition where the arteries that feed the heart become clogged, is a leading cause of premature, permanent disability among working adults. It costs the US more than \$400 billion per year in medical expenses and lost productivity, and is

responsible for almost six million hospitalizations each year.

2. Cancer

According to the American Cancer Society (ACS), more than half a million Americans died of cancer in 2004—more than 1,500 people a day. One of every four deaths in America is from cancer, and over two million new cases of cancer will be diagnosed this year. According to the World Health Organization, the number of new cancer cases worldwide is expected to increase by fifty percent over the next twenty years.

In 2002, the National Institutes of Health estimated that cancer cost this country \$60.9 billion in direct medical costs and \$110.7 billion in indirect and mortality costs. By 2004, these costs had jumped to \$74 billion in direct medical costs and \$135 billion in indirect costs due to illness: a total of \$210 billion!



3. Diabetes

Diabetes occurs when the body has lost its ability to regulate the levels of glucose (sugar) in the bloodstream due to some interruption in the production of insulin, the hormone that lowers blood sugar levels.

From 1980 through 2004, the total number of Americans with diabetes more than doubled. An estimated 18.2 million people in the United States have diabetes.

Diabetes alone represents 11 percent of the United States health care expenditure. **People with diabetes have medical expenditures 2.4 times higher than they would if they did not have diabetes.** One out of every ten health care dollars spent in the United States is spent on diabetes and its complications.

According to the CDC, diabetes cost the United States \$132 billion in 2002. This includes the direct medical costs of diabetes care, including hospitalizations, medical care, and treatment supplies, and also the indirect costs, such as disability payments, time lost from work, and premature death.

4. Chronic Pain

Chronic pain, by definition, persists for a long period of time (more than three to six months) and may recur without any identifiable reason. The common manifestations of acute or chronic pain include head pain, joint pain, back pain, neck pain, burning arm or leg pain, nerve pain, chest pain, abdominal pain, and pain associated with cancer.

One in six Americans lives with chronic pain. 80 percent of chronic pain sufferers are between 24 and 64 years of age. Pain is the number one cause of disability in America. Chronic pain conditions cost an estimated \$120 billion a year in medical costs and lost productivity.



5. Stress

According to a recent survey by the American Psychology Association, more than half of all Americans report being concerned about the level of stress in their everyday lives. Most people are feeling overscheduled, overextended, and overstressed. By far, the most commonly reported source of stress in people's lives is workplace stress.



A Northwestern National Life Insurance Company study found that one in four employees rank their jobs as the greatest source of stress in their lives. And according to Gallup, 80 percent of employees suffer from job stress, with nearly 40 percent reporting that they need help in managing their stress.

Many studies suggest that stress is a contributing factor in the development of chronic and degenerative conditions, such as heart disease and diabetes.

Job stress costs American businesses hundreds of billions of dollars a year in employee burnout, turnover, higher absenteeism, lower production, and increased health care costs. The American Psychological Association estimates that **60 percent of all absences are due to stress-related issues, costing US companies more than \$57 billion a year.** Workers reporting themselves as “stressed” incur health care costs that are 46 percent higher, or \$600 more per person, than other employees. American businesses spend more than \$26 billion each year in disability payments and medical bills for stress-related conditions.

6. Obesity

Obesity in the United States has become the greatest health crisis of our time, affecting more Americans than any other condition, according to the US Center for Disease Control (CDC). Obesity rates have increased by more than 60 percent among adults in the past ten years, affecting 60 million American adults, and will soon overtake smoking as the number one preventable cause of death and disease. Since 1980, obesity rates have doubled among children and tripled among adolescents. The World Health Organization projects that by 2025, 45 to 50 percent of all US adults and 30 percent of all US children will suffer from obesity.



In 2003, the total health care cost due to obesity in the United States was estimated at \$137 billion, of which \$75 billion went towards direct medical costs and \$62 billion to indirect costs. This means an expense of approximately \$257 per year for every single American.

The cost in death, disability, and lost productivity from obesity has come close to that of tobacco. A recent report notes that tobacco use is responsible for approximately 440,000 deaths per year, whereas obesity is responsible for at least 300,000 deaths per year. Those who are obese suffer 30 to 50 percent more health problems than smokers or problem drinkers.

7. Drug Reactions

According to *The New England Journal of Medicine*, the percentage of the personal health care dollars spent on prescription drugs has grown faster than any other segment, including doctor and hospital bills. America has a mania for medication, but in a growing number of cases, these drugs do more harm than good.

Each year approximately 2.2 million US hospital patients experience adverse drug reactions (ADRs) from taking prescription medications. Of these, 106,000 patients die. Because the safety of a new drug cannot be known with certainty until it has been on the market for many years, even FDA- approved drugs can be the source of serious ADRs. Three to six percent of all hospital admissions are the result of adverse drug reactions, and six to fifteen percent of hospitalized patients experience a serious adverse drug reaction.

The economic cost of ADRs is more than \$12 billion per year.



The Solution: More People Less Sick

Health care costs are not the cause of the health care crisis. They are merely a measure of how severe the health care crisis really is.

The reason why the health care crisis exists is simple: there are too many sick people.



Any proposed solution to the health care crisis that does not specifically lead to more people being less sick is doomed to failure. Just like changing seats on the Titanic, it can only delay the inevitable at best.

There is an old saying that nothing good in life comes free. This is true when it comes to your body as well. Living a wellness lifestyle requires you to be a proactive agent for your body. You need to treat it well and not wait until you hurt

before you decide to take care of it. **Health is not merely the absence of disease any more than wealth is an absence of poverty.**

Health is not simply “feeling fine,” for we know that problems may progress for years without causing any symptoms whatsoever. For example, heart disease often progresses unnoticed for many years before it rears its ugly head. In fact, the first symptom that many people experience with heart disease is a heart attack or death.

It is much better to prevent disease from happening in the first place than try to treat it once it occurs.

By creating a state of optimal health within your body, you will feel better, have more energy, and increase your quality of life. You will also reduce your risk of the expense and pain associated with getting hooked into the downward spiral of disease and dependence on more and more prescription medications.



Here are the wellness choices each of us must make to solve our health care crisis—and by so doing, increase our personal wealth:

- **Stop smoking.** Tobacco use increases the risk of heart disease and heart attack. Smoking promotes atherosclerosis and increases the levels of blood clotting factors, such as fibrinogen. Also, nicotine raises blood pressure, and carbon monoxide reduces the amount of oxygen that blood can carry.
- **Limit alcohol consumption.** Excessive alcohol use leads to an increase in blood pressure and increases the risk for heart disease. It also increases blood levels of triglycerides which contribute to atherosclerosis.
- **Maintain a healthy body weight.** Being overweight dramatically increases your risk of developing cardiovascular disease and many different types of cancer—esophageal, stomach, breast, colorectal, liver, gallbladder, pancreatic, prostate, kidney, lymphoma, multiple myeloma, and leukemia. Obesity may be a risk factor for cancer of the prostate, colon, rectum, uterus, ovaries, and breast.

- **Exercise regularly.** Try to be physically active for 30 minutes or more on most days of the week. According to the *US Surgeon General's Report on Physical Activity and Health*, inactive people are nearly twice as likely to develop heart disease as those who are more active. Lack of physical activity contributes to a variety of illnesses, leading to more visits to the doctor, more hospitalizations, and more use of medicines.

- **Eat a healthy diet.** Eat five or more servings of fruits and vegetables each day. Also eat whole grains and beans several times a day. Green and dark yellow vegetables, legumes, soybean products, and cruciferous vegetables—such as broccoli, Brussels sprouts, and cabbage—are excellent choices. Diets high in fruits and vegetables are associated with a lower risk of cancers of the mouth and pharynx, esophagus, lung, stomach, colon, and rectum. Eat lighter and leaner by choosing fewer high-fat foods. High-fat diets may increase your risk of cancer of the prostate, colon, rectum, and uterus.



- **Keep your spine aligned.** Whenever a misaligned spine compromises the nervous system, your body's immune function is suppressed. If the immune system becomes compromised in some way, it loses some of its ability to find cancer cells. Our central nervous system plays a major role in the function of our immune system. This is why people are more likely to get sick or develop cancer when they experience severe or long-term stress. Spinal adjustments have been repeatedly shown to be the most effective care for neck and back pain and headaches.

- **Reduce stress.** Most stress is caused by two factors: dealing with change and feeling out of control of the events in our life. The simplest way to shift from the stressful external locus of control to a tranquil internal locus of control is to take charge of the events in your life.

- **Take nutritional supplements.** There are two types of nutritional supplements that can help with stress: those that help to reduce stress, and those that help the body better cope with the effects of stress. When you are under stress, your need for zinc and the B-vitamins goes up considerably. If you don't have enough of these, your health will suffer, which is why people often become sick when they are under a lot of stress.

- **Protect yourself from the sun.** Skin cancer is one of the most common forms of cancer and is also one of the most preventable. The most common cause of skin cancer is over- exposure to ultraviolet (UV) radiation from the sun or from tanning beds.



10 Specific Steps to Wealth Through Health

1. Stay well and fully fund a Health Savings Account as an additional retirement investment vehicle.
2. Stay well and save the money that you would be paying for pharmaceutical co-payments. The average co-payment is \$15-\$30 per month, and often people are paying much more. Put that money into your health savings account or IRA or invest it. Over time that money will grow with compound interest.
3. Get a part-time job exercising for money. Teach an exercise class at a local fitness center. You have to exercise anyway. Why not get paid to do it?
4. Redirect the money you spend on things that are destructive to your health into things that are constructive to your health. A pack of cigarettes costs on average \$3.80. A pack-a-day habit costs over \$100 per month. Stop smoking and invest the money and stay well. How about investing the money you spend on alcohol? Cable TV? Bar night? You can find \$25-\$100+ per month that you are presently spending on destroying your health and instead invest it for your future—while kicking the bad habit!
5. Most employers have an arrangement with a local fitness center. If your employer is willing to subsidize you, take the money that you would spend on a membership and invest it while staying well.



6. Most employers offer wellness programs such as smoking cessation, weight loss, and stress management, and even offer incentives to participate, because it is in both of your best interests for you to stay well. Take advantage of any incentives your employer is offering; take the money you would otherwise spend yourself, and invest it.

7. Stop spending money on unhealthy fast food and prepare fresh wholesome meals at home and bring meals to work. It will be both healthier for you and save you thousands of dollars over time.

8. When you feel better, you will save thousands of dollars on over-the-counter medications that are just masking your symptoms anyway. Stay healthier by not living on unnecessary medications, and invest the money for your future.



9. Think about your performance at work. If you felt better and performed better, could you make more money? Would you have the energy to get a part-time job or turn a hobby into a home-based business?

10. If you have a pre-existing condition and go to change your health insurance, unless you work for a big company, your condition can cost you thousands of dollars in increased premiums—even if it is only a minor condition. Staying well will prevent you from paying these increased premiums. Invest the savings for your financial future.

Kick-Start Your Wellness Program With Chiropractic Care

Chiropractic care is one of the best-kept secrets in the health and wellness industry. Like conventional medicine, chiropractic is based upon scientific principles of (1) diagnosis through testing and observation and (2) providing care based upon the practitioner's rigorous training and clinical experience.

Unlike conventional medicine, however, which focuses on attempting to treat disease once it occurs, **chiropractic emphasizes improving the health of the individual in order to reduce the risk of pain and illness in the first place.**

Chiropractors recognize that one of the main causes of pain and disease is the misalignment and abnormal motion of the vertebrae in the spinal column, called a subluxation. Chiropractic works by adjusting the effects of these subluxations in the spine, thereby relieving pressure on and irritation of the nerves, restoring joint mobility, and returning the body back to a state of normal function.

According to one study, *The Chiropractic Patient Satisfaction and Utilization*, people receiving long-term chiropractic care have taken less medication 71 percent of the time, have had an overall improvement in health 87 percent of the time, are living a healthier lifestyle 92 percent of the time, and have a decrease in pain 99 percent of the time.



Chiropractic patients enjoy increased flexibility, improved posture, improved or eliminated pain, a more relaxed and calm state, and an enhanced energy level—in short, an improved overall quality of life.



Numerous studies have demonstrated that chiropractic care is one of the most effective ways to help the body heal from back pain, neck pain, headaches, whiplash, sports injuries, and many other types of musculoskeletal problems. It has even been shown to be effective in reducing high blood pressure, decreasing the frequency of childhood ear infections (otitis media), and improving the symptoms of asthma.

Ultimately, the goal of chiropractic is to restore the body to its natural state of optimal health. Chiropractors use a variety of natural healing methods, including adjustments, massage, trigger point therapy, nutrition, exercise rehabilitation, and counseling on lifestyle issues that impact your health. **The primary focus is simply to remove those things which interfere with the body's natural normal healing ability.**

Make an appointment with a chiropractor today. He or she will help you become healthier, and as you increase your health so shall you increase your wealth.



Learn More, Be Healthy

Have you enjoyed this e-book? Want to learn more?

This e-book is a condensed version of our full book.

To learn more about these important topics and to lead a wellness revolution in your own life, [download a digital copy of our full book here.](#)

About the Authors



DR. BOB HOFFMAN is a 33-year veteran chiropractor and a well-known speaker, coach, and educator in the industry. He is the President and CEO of The Masters Circle, a Leadership Training and Practice Building organization that has revolutionized the traditional model of management consulting for chiropractors.

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Dr. Hoffman has produced more than 16 Chiropractic products. About 1500 chiropractors subscribe to his quarterly “Chiropractic Clipping Service,” which documents the health care trends in society away from the allopathic drug model and toward the wellness/chiropractic model of health care.



DR. JASON DEITCH is the founder of the [Discover Wellness Center](#), an emerging leader in cutting-edge wellness care. Combining the skills of a variety of health care professionals with the latest technology and revolutionary concepts, Jason is redefining our approach to health care.

Jason consults with and speaks to employers, insurance brokers, wellness professionals and the public to inspire them to

discover wellness. He is committed to a healthier more powerful future, through healthier more powerful people.

Jason has provided chiropractic care for many celebrities, athletes, and performing artists. He is a well-known public Speaker on Health and Wellness Trends and the role of Chiropractic care in family wellness. He has appeared numerous times on television, radio, magazines, and audio productions.