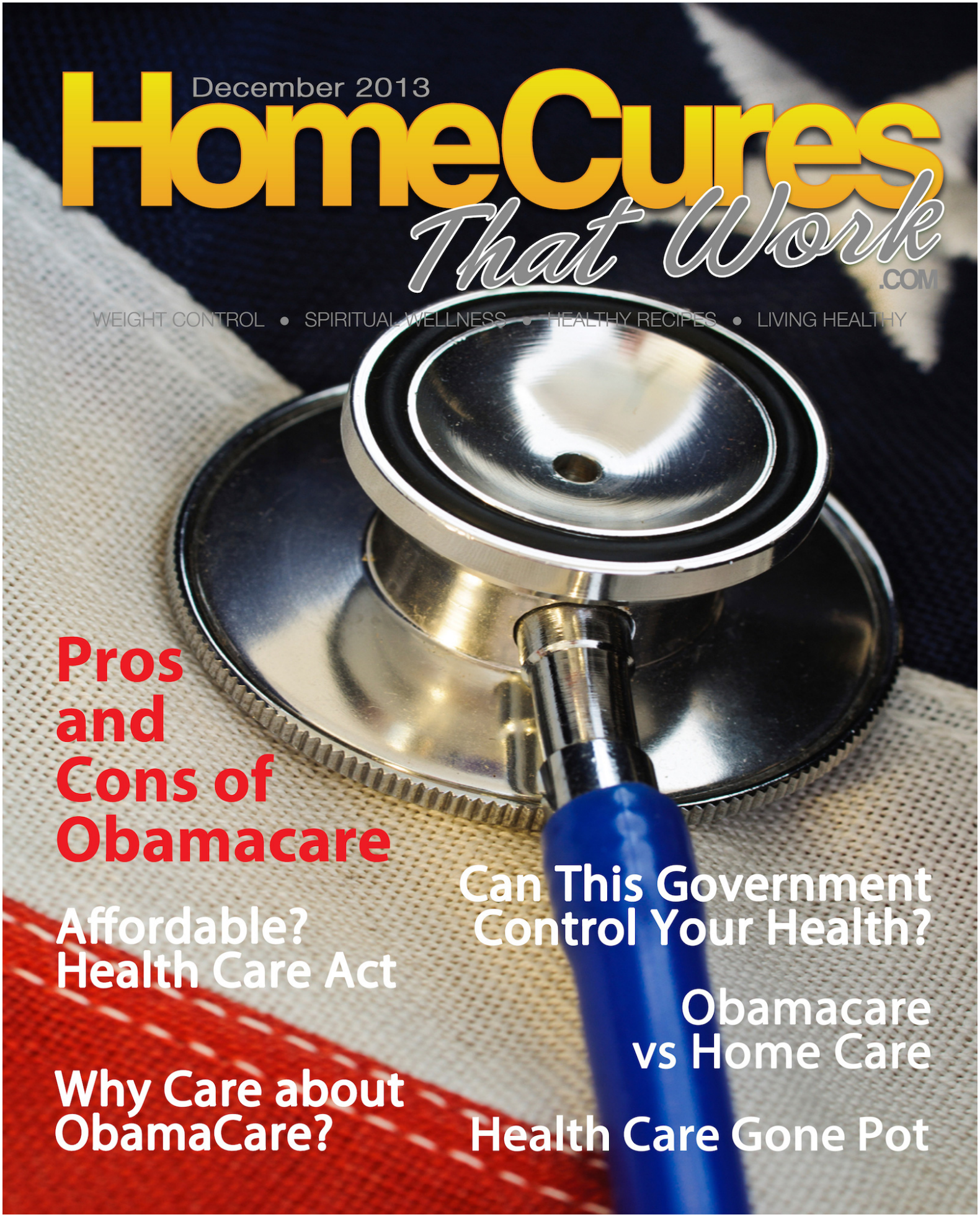
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Pros and Cons of Obamacare
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Can This Government Control Your Health?
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Health Care Gone Pot

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Pros and Cons of Obamacare

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Letter From The Editor

As Obamacare takes effect, many Americans are still in the dark to the basic understanding of new health insurance policies and the impact it will have on their lives.

But, more and more people are curious about the Affordable Care Act. Some of the impacts may be a bit surprising, and some may be unfortunate.

Home Cures That Work brings you Obamacare consequences that are coming to light -- some unforeseen, others that only seem that way.

Millions have been kicked off their health care plans. What now? Before the massive disruption of the private insurance market hits the ceiling, consider your options HERE.

Thanks to federal subsidies, quality health insurance should be affordable for the lower-earning population. But, the insurance market may be dysfunctional for the majority of other American health consumer groups. What will you be able to afford? Find out HERE.

The truth about all this is Obama is forcing Western medicine down everyone throat. This only kills and prolongs suffering more than it heals anything. Medical freedom is just about to get more painfully difficult. We used to be able to turn to caregivers that were trusted, loving and compassionate. These kinds of people will be needed again. Seek them out, or better yet, become one yourself. Beware and take care by learning medical self-care HERE.

This health care debacle is dividing the nation and enslaving by taxes. So, what are the sick, afflicted and addicted to do? Next time you get an ache, don't run to the medicine chest, run to the name of Jesus! Healing is a benefit He has paid for you to receive HERE.

The great health care nightmare is beginning. Don't let unelected bureaucrats deem whether you are worthy of care. Let Home Cures That Work show you ways to maneuver around Obamacare — and even *improve the quality of care you currently receive.*

For Your Health,

Cheryl Ravey
Editor, Home Cures That Work



OBAMASCARE: Government Health Care

By Dr. Scott Saunders

In a speech to the National Association of Counties, Nancy Pelosi referenced the Patient Protection and Affordable Care Act then being debated in congress saying, "We have to pass the bill so you can find out what is in it…" This has been proved to be prophetic.

We could not have known what is in the bill at the time because so much of what is now mandated was not in the bill that was voted on in the Senate. In fact, nobody knows "what is in it" even today. There have been so many changes, challenges, and rulings that the fog hasn't yet cleared.

With all of the ideas and misconceptions about the "Affordable Care Act (ACA)" that we call Obamacare we can fall into the trap of just complaining about it. But what does this law really do? We are all asking the same question, "How will it affect me?" While the specifics keep changing, there are a few things that are known.

1. Everyone is required to buy health insurance. Those with low income may receive a subsidy from the federal government.

2. Those who don't have approved insurance plans will be required to pay a fine of 1% of their income next year. This fine goes up each year. There is a 3 month grace period so you only have to have to be insured for 9 months to avoid the fine.

3. Insurance companies must provide certain benefits, such as a free (no deductible or co-payment) annual physical exam, and they cannot choose people based on their health history, gender or lifestyle. This increases the risk, and thus the cost to the consumer.

4. Employers with over 50 employees must provide health insurance for all full-time employees, or pay a fine. (This just changed to start in 2015.)

The cost of health insurance under the ACA carries a higher price tag. A single, healthy person in Santa Barbara that would have paid about $150 for a high-deductible plan in 2013, will now have to spend over $300 per month. Also, the cost of obtaining care goes up with co-pays of $60 for a regular doctor and $150 for urgent care. Because of this, many clinics are requiring people to walk-in the same day so they can get the higher co-pay, causing many patients to wait for hours to see the doctor.

Most of the rest is conjecture. The ACA provides only for insurance, not for access to care.

- What will happen when everyone has insurance?
- Are there enough doctors to take care of all the new patients?
- Will we have access to health care when we need it?

Doctors are retiring and going into other fields. A colleague of mine, one of the most competent and educated doctors in Santa Barbara, is re-training to be a computer network administrator. Others I know are retiring early, taking only cash, or not taking any new patients. So, with fewer physicians, and more patients how long will you wait to have your health concerns addressed?

What about "end-of-life care?" Obamacare provides for committees that limit what treatments and tests will be available to people. This may be based on age, illness, prognosis, or other parameters. You can be denied care if you are not deemed to benefit from it, no matter what your doctor says.

What if you need a specialist? The law now allows the government to determine the value of a doctor's service, as well as the salary he or she receives. If a specialty doesn't receive extra remuneration, who will be willing to go through the extra training, put in the extra time, and acquire the extra debt?

One thing is sure, there will be <u>many</u> more changes in the future.

What can we do?

1. Think outside the box

One way to manage at this time, is to look at the big picture. There *are* more taxes. Medical expenses are no longer deductible. But if you look at a non-ACA health insurance plan, you may be spending significantly less money overall. If you choose one of those plans, you may be fined from $95 to over $1,000 in the first year, but even then, if you are saving $300 per month you will come out ahead.

If you act soon, then you may be able to take advantage of a "grandfather clause" that allows people to keep their old policies, even though they aren't Obamacare-approved. You may need to work with a good insurance broker to find your lowest *annual* expense. If you only look at the monthly expense, you may miss important costs or savings that will only come out in a yearly budget.

2. Concierge Medicine

Another way out of the trap is to have your own private physician. Many of the doctors that are

left in private practice are going completely private. You pay a monthly fee directly to the doctor, and they take care of your needs. Most Internal Medicine or Family Practice offices can take care of 80% of the health care needs of a family. Plus, you get extras such as:

- **Immediate appointments** — these doctors often have same-day or next-day appointments, saving you from having to go to Urgent Care or the Emergency Department of a hospital.

- **Longer appointments** — when you pay the doctor directly, he or she has a vested interest in you being well. They will go over your entire health, spend more time with you, and follow-up to be sure you are doing well. Those who are paid by health insurance companies only get paid when you are sick — this is why there is no incentive to help you get well.

- **Telephone consultations** – This is especially beneficial if you travel because you may be able to access your doctor and take care of problems over the phone. Plus, you may not have to take time off of work or other activities to sit in a doctor's office.

- **Electronic access** – Email, and Skype are often included in the monthly fee. Your health questions can be answered directly without interrupting your day — or the doctor's.

- **Low-cost testing** — in-house tests are often included in the monthly fee, others may have as much as a 50% discount.

- **Home visits** — most private physicians offer home visits, often for a relatively small fee.

- **Help with navigating the system** — this benefit can be enormous if you are really sick and need lots of care. Having an advocate makes you less vulnerable to the many inadequacies of the health care system — especially now with the government takeover.

- **Extras** – health newsletters, low-cost generic drugs, physical exams, forms and notes for work or travel, alternative treatments, and even anti-aging plans are often included. These add a lot of value to your health care -- more than a regular insurance doctor could provide.

Surprisingly, a private, or concierge doctor can be very affordable. Charges run from about $30 to over $500 per month. This is much less than you would spend on health insurance, and you get better service. Pair it with a high-deductible or hospital-only insurance policy, and you're set for the lowest-cost with the highest level of care.

3. "Physician, heal thyself"

Being your own **doctor** is easier than ever with the internet and the resulting explosion of health information. Now everyone knows that most illnesses don't require the care of a doctor or any prescription medications. Those who are reading this may be familiar with natural remedies and treatments that are far better than prescription drugs or surgery because they remove the cause of disease.

Barton Publishing has over 30 *Remedy Reports* for all sorts of diseases, and there are over 50 different issues of *Home Cures That Work* addressing many more. Diabetes, heart disease, high blood pressure and most chronic diseases are better treated naturally. Reversing your diabetes takes you out of the need for regular medical care, as well as improving your life — both quality *and* quantity! This also can save you a tremendous amount of money because you will no longer have frequent doctor visits, and your insurance needs will drop significantly.

Taking your **health care** into your own hands, changing your lifestyle, and exercising regularly will give you the best chance of staying out of the health care system. That's the best way OUT of Obamacare.

Evading Obama

Though Nancy Pelosi and her cohorts passed the bill, we still don't yet "know what is in" the Obamacare act. At this point there is LOTS of confusion from all sides – the government, the doctors, the insurance companies, and the patients. Because of this most people are taking a "wait and see" approach to health care and health insurance, holding back and doing nothing.

However, you can be one step ahead by seeing the big picture, and looking at *all* your options. In this way, you can navigate the muddy waters of the federal government takeover of American medicine and come out ahead in both your financial and physical health.





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(1) http://www.mayoclinic.com/health/crohns-disease/DS00104



Health Care Gone Pot

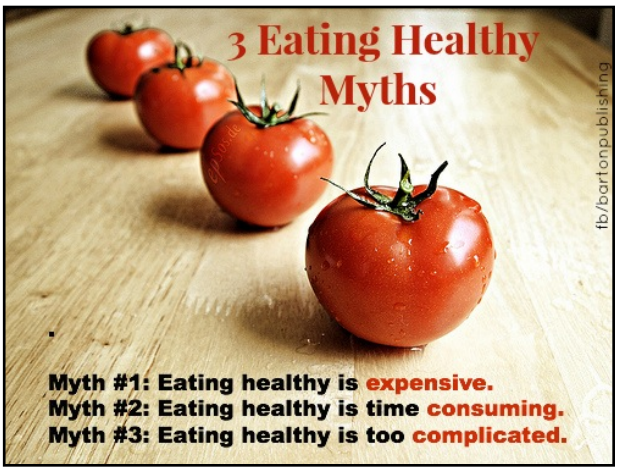
By Amanda Box

It seems that everyone has an opinion about the new healthcare reform. Although we live in a nation divided by opinions, there is one universal truth and it seems to have gotten lost in the shuffle. It is a truth that we could all agree on, a truth that could save us millions of dollars and even decrease the cost of health insurance. This truth is really so simple: prevention.

- Why is preventative healthcare rarely talked about?
- Why isn't it promoted more in the media and amongst health professionals?
- The answer is quite simple: money.

If we truly took health into our own hands and subsequently made less trips to the doctor, then the doctor would make less money! So, in turn, would the billion dollar pharmaceutical companies that dispense the drugs we are prescribed.

Take a step back for a minute and really look at this well-oiled machine called the *Health Industry*. This beast of a machine is not run by health, but rather disease and sickness!



Because sickness fuels the health industry, there is no real benefit in promoting true health. When is the last time your doctor told you to take a multi-vitamin or recommended a nutritious health-promoting diet? It's more likely you were prescribed a quick fix, otherwise known as a prescription drug, to remedy your health issue.

There are wonderful doctors out there that do believe in health and nutrition. I don't want to paint them all the same way. Unfortunately, many are not. They are instead woven into the system of treating disease through dispensing drugs, not preventing the illness from even occurring.

It isn't entirely the health system's fault either. We ourselves are to blame! Most of us wait until we even have a problem before we consider our health. We eat what we want and avoid exercise because life is just too busy and we don't have time. But when diabetes, joint pain, or even something as brutal as cancer comes into our lives, we finally get serious about our health. Well, if you're reading this, I hope you take this as an opportunity to start now!

The easiest way to stay out of the system and live a long life, is to blaze a trail of health as early as possible.

Health Begins Here

Health begins first and foremost with what we put in our mouths.

Eating a healthy diet is by far the most crucial thing for your well-being. There is no vitamin, supplement, or drug that can replace a healthy diet. However, the most common thing I hear when I encourage someone to improve their diet, is that they have no idea where to start. When there are hundreds of different diets, weight-loss plans, and multi-level marketing schemes all promoting amazing health, well, I don't blame them! Choosing an eating option is overwhelming for most people. But health is so much more than adhering to a diet or drinking a special shake every day.

I've heard every excuse in the book when it comes to not eating healthy. Most of these excuses are based in fiction and I'm here to expose the truth to you. There are 3 myths that I would like to bust when it comes to living a healthy lifestyle.

- Myth #1: Eating healthy is expensive.
- Myth #2: Eating healthy is time consuming.
- Myth #3: Eating healthy is too complicated.

Truth #1: Eating Healthy is NOT Expensive

By far, the most frequent excuse I hear is that eating healthy is expensive. I often get emails and messages from people who want my advice because they've been newly diagnosed with a health issue. They ask me about natural options and typically admit they need to improve their diet.

However, they nearly always preface their question with *I'm really limited financially, so I can't afford to eat all organic.* I always respond the same way: *Just because something is organic, doesn't mean it's healthy.*

Honestly, if you were to look through my fridge and pantry, you'd probably see that less than half of what my family eats is certified organic. My only organic items are ones that are typically made with GMO (genetically modified) foods or are high in pesticide residues. Foods that I buy organic are:

- Corn products
- Apples
- Strawberries (frozen are much less expensive)

- Peaches (in season)
- Spinach
- Lettuce

People often equate the word *organic*, with health and even weight loss. I hate to burst your bubble, but eating a box of organic cookies isn't making you healthier. The only thing that separates organic from conventional is that organic foods have all natural ingredients and are grown without pesticides.

Organic ice-cream may be better for you because it doesn't contain processed ingredients and hormones. But gosh darn it, it's not going to lower your cholesterol or help you lose those last 5 pounds. There are times when choosing organic over conventional is a wise choice. But, I want to make it clear that the certified organic stamp doesn't mean it is always beneficial for you to eat it!

I've seen this same thing happen with gluten. People who are not gluten sensitive go on a gluten free diet because they think it's going to help them lose weight or make them healthier. But replacing wheat cupcakes with rice ones isn't what being healthy is about. A healthy diet is more like replacing a wheat cupcake with an apple.

Eating healthy is so much less expensive than one might expect. Most people don't realize how much money they spend on food because they forget to add their eating out costs in with their grocery budget. Drive thru's may seem quick and inexpensive, but in reality, you can cook a healthy meal for the same price or less. One of my good friends is a health fanatic and has 7 children. She and her family have a grocery budget of less than $600 a month! It may take some planning and time in the beginning, but you'll find you don't have to spend any extra money to eat healthy.

Some great tips to save money each month include:

- Plan your meals in advance so that your grocery list only includes what you plan on cooking. This way nothing goes to waste.
- Buy fresh produce several times a month, not all at once. Again, this saves possible waste.
- Stock up on frozen veggies for quick preparations for dinner. They last and they are quite inexpensive, sometimes cheaper than fresh!
- If one of your staple food items is on sale and it can be frozen or it's shelf stable, then stock up! Did you know butter and even milk can be frozen?
- Look into a local farmer for beef. You can also purchase ½ or ¼ of a cow and the savings will be tremendous! You will typically only pay around $4-$5 a pound for quality cuts of meat like steaks, roasts, and hamburger.

Truth #2: Eating Healthy is NOT Time Consuming

Eating healthy may seem time consuming when you compare it to driving through and grabbing fast food. But, that isn't honestly a fair comparison! If you have time to put together your child's school lunch the night before, then you have time to make healthy choices for yourself. Here are some of my favorite tips for quick, healthy eating:

- Chop up vegetables the night you come home from the grocery store for grab and go snacking.
- Always keep fruit available for a quick snack.

- Invest in a quality protein powder and frozen fruit for smoothies.
- Plan out your healthy meals in advance. There are several websites where it is already done for you including recipes...for free!
- Here is one of my favorites: http://thenourishinghome.com/meal-planning/

Truth #3: Eating Healthy is NOT Complicated

Eating healthy isn't as complicated as you might imagine. I will admit, there may be a learning curve, but it won't take long before making healthy choices becomes second nature. Many people succumb to the latest diet fad simply because they include detailed instruction. These diets typically include a couple shakes you drink for breakfast and lunch and then a list of appropriate foods for dinner. I honestly never promote these type of diets because I feel they are not realistic long term.

Like I stated earlier, eating healthy isn't just about eating organic.

I believe if you had to boil it down as simple as possible, healthy eating would be this: replacing processed and fast foods with fresh, real, and nutritious foods.

Use the tips I gave you above for convenient nutritious food.

Health Eating Is About Real Food

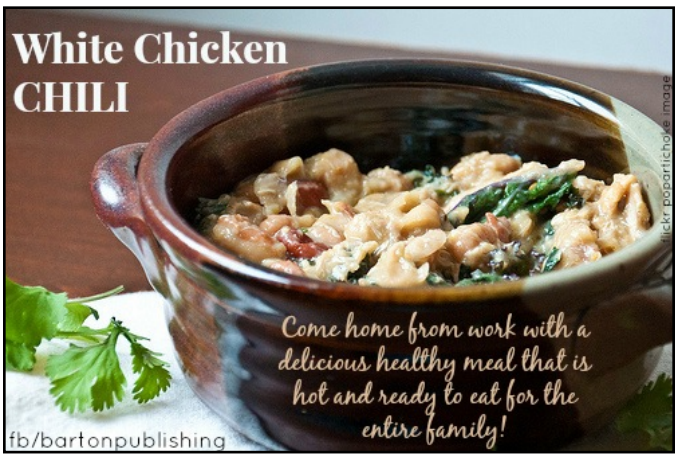
The best way to un-complicate your diet is to simply cook from scratch! Replace boxed and fast foods with fresh meals cooked by you! As a result, you control the ingredients and what goes into the food when you prepare it.

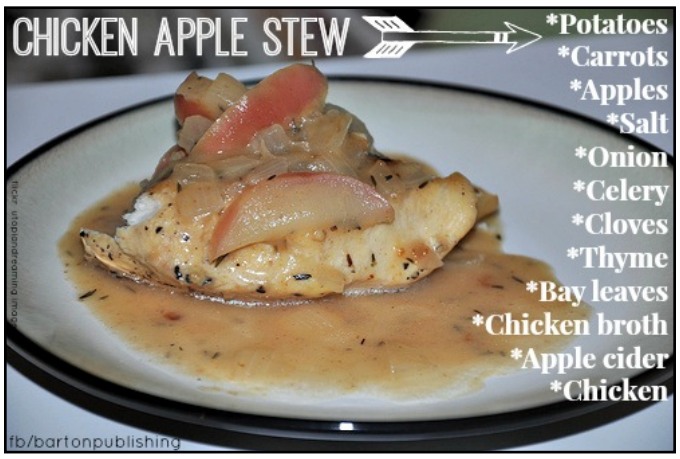
Boxed foods are full of artificial ingredients and unhealthy additives. You're typical box of Hamburger Helper for example, contains MSG, partially hydrogenated soybean oil, artificial colors, and a whole list of ingredients that are just too difficult to pronounce! Healthy eating is about eating REAL food, not chemically engineered fake ingredients!

Not much of a cook? Look into healthy crockpot meals like the ones I included in this article. There is nothing easier than throwing everything into one pot and walking away.

Health in One Pot

Crockpot meals are a fabulous way to save money, time and make cooking less complicated. A





crockpot, otherwise known as a slow cooker, can be left on all day with little to no attention. You can come home from work with a delicious healthy meal that is hot and ready to eat for the entire family! I, personally, have turned many regular recipes into slow cooker recipes for the convenience. I have come to love how tender meat becomes after slowly cooking all day. The flavors and aromas always seem more robust and delicious after they've been cooking for hours, as well.

This recipe has become one of the newest additions to my meal plan. I love soups and chili's as they're perfect one pot meals. This white chili is not only delicious, but is packed full of vegetables. You can't even taste the cauliflower! This makes it great for sneaking veggies into a picky child's diet.

White Chicken Chili
Ingredients:

- 1 package boneless skinless thighs or breasts
- 3 quarts chicken broth
- 3 stalks of diced celery
- 4 carrots shredded
- 3 diced onions
- 4 cloves minced garlic
- 1 head of cauliflower shredded
- 1 tbsp sea salt
- 1 small can of chopped green chilis
- 2 cups or 2 cans of navy beans
- 1 ½ tbsp chili powder
- ½ tsp cayenne pepper
- 2 tsp oregano
- 2 tsp cumin
- 2 tsp basil
- 1 bay leaf
- ¾ cup whole cream or sour cream (optional)

Put everything in the pot (except the cream), stir, and turn it to low and leave it for 6-7 hours. Next, pull out the chicken, let it cool, shred it, and return it back into the pot. Add the cream if you like it creamy, then serve! I top it with some cilantro and a slice of avocado. It's to die for delicious and so good for you!

This next soup is a perfect soup for this fall or winter. It is a twist on traditional stew with the addition of nutritious apples!

Chicken Apple Stew
Ingredients

- 4 medium potatoes, chopped
- 4 carrots chopped
- 3 small/medium apples peeled and chopped
- 1 onion chopped

- 1 celery stalk chopped
- 2 cloves of garlic crushed
- 1 tbsp sea salt
- 2 tsp thyme
- 2 bay leaves
- 2 cups chicken broth
- 1 ½ cup apple cider or apple juice
- 6 skinless boneless chicken thighs or 4 chicken breasts cubed

Place all the ingredients into the crockpot and pour the broth and juice over the top. Stir well and cook on low for 6-7 hours.

No matter your views on the current healthcare issue, if you're healthy you won't even need to use your health insurance--government funded or not!

Don't rely on the government or a health insurance agency to be the dictator of your health!

Take matters into your own hands and become a picture of both health and prevention. And I must say, eating healthy it's much more delicious than a doctors office visit!



Amanda Box is a Traditional Naturopath and a graduate of Clayton College of Natural Health. She's been in the health and wellness industry for over 12 years and currently practices naturopathic consulting in the Kansas City, Missouri area. Her passion is helping others achieve wellness of the whole person – mind, body, and spirit. If you don't have a good local naturopathic practitioner to turn to for your personal needs, Amanda does phone consultations! She can help you with weight loss, detox/cleansing, acute and chronic illnesses, skin and body care, grocery shopping, pantry overhauls, and more! Visit her blog "My Life in a Healthnut Shell" at http://amandabox.blogspot.com/ for contact info.



Can This Government Control Your Health?

By Michael Tyrrell

I am really going to try to make this an uplifting article, given that it is the "Debby Downer" of all topics, "How To Survive Obamacare."

It is bizarre how many "predictions" I have made since 2005 that have come to pass... notwithstanding the current "lunatic fringe" and a mandated national health care plan.

With so much change taking place in our nation, our message here at Barton Publishing remains the same...

You CANNOT trust your health and wellbeing to anyone but yourself. Your health care is your business.

Here is a newsflash: Obama does NOT care...he doesn't even know you exist.

And common sense should tell you that if Obamacare were worth a flip, the president would want it for his family and staff instead of opting out of it, right?

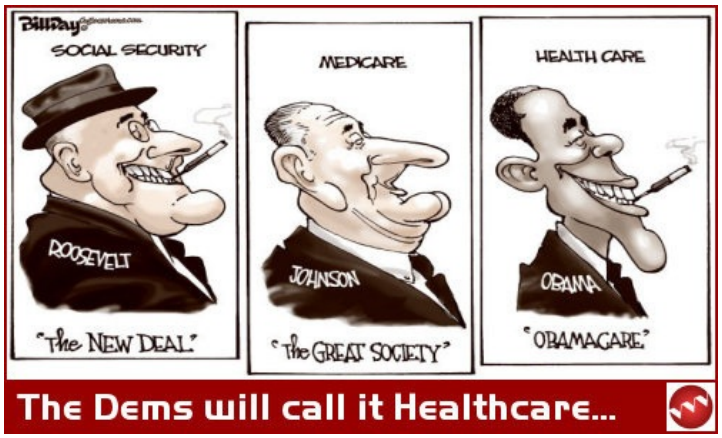
The entire Obamacare scheme is just another political agenda that is perpetuated by the age-old need for power, money and control. If you are looking for mud slinging or conspiracy theories, then you won't find them here.

My purpose is also the same yesterday, today and forever: to equip free-thinking people with vital spirit-based information to stay healthy and live in peace in the midst of the storm.

So dear reader, relax. I will only give you the truth, the whole truth, and nothing but the truth…so help me God!

Government Control

The first thing we must realize is, "There is nothing new under the sun." These political ideas have been approached roughly every forty years.



In the 1960s, many of the ideas that are becoming today's laws were abandoned because the moral fiber of America was intact. WE THE PEOPLE had strong family values and a God-fearing resolve. The government was aware that they worked for us and knew if they pushed too hard the people would push back!

Those of us who are a bit older realize that a lot can happen in a virtually young country in a forty-year span.

- For one, Republicans today are really 1960s Democrats.
- Democrats today are really Socialists.
- You certainly don't need a political science degree to discern how that can change the landscape of a nation.

I would also like to take this opportunity to slaughter another "sacred cow" of misconception. A "Christian" is a man or woman that claims that Jesus Christ is their Lord and Savior. It DOES NOT mean they became a Republican, as well!!!

The current persecution of Christians is primarily due to this assumption. Albeit a true Christian, by affiliation, would tend to be more conservative by nature, NOT by a party affiliation. In fact, if you take the time to study the "division of church and state," you will quickly see it was a governmental writ to protect Christians from the same type of governmental tyranny that caused the first settlers to leave jolly ole' England in search of a new world (AMERICA!)…Where they could worship their God freely!

Dear friend, America the free has been compromised! Our Constitution (our mission statement, or, who we are) the right to bear arms, even our personal rights to legislate our own health care has been jeopardized by a "bourgeois" government bent on absolute control.

For over 200 years, men and woman in our armed forces have shed their own blood here and abroad to protect our precious freedom as American citizens so that you, dear reader, could decide how you and your family would live.

Probably the greatest tragedy of all is that we run the risk of losing our ethnicity and at the same time face the "dummying down" of our culture for fear of being labeled, racist, extremist, antiquated or subversive by merely being… organically American!

History often repeats itself and this mentality has never done anything to advance a nation. Instead, it has always led to its downfall…Roman Empire, Egypt or the former Soviet Union anyone?

Citizenship Rights

Ok, by now some of you are climbing out of your office windows to the narrow ledge…don't jump! I know I said I would try to make this an uplifting article. Well, I'm getting there!

You see, friends, this isn't the first time (or the last) that the social climate of a nation has been in question. In fact, if you will go back with me a mere 2000+ years, I believe I can weave some sense into this mess until it becomes a message.

I am going to tell you about the ultimate freedom fighter, a man who grew up under King Herod Antipas in a time of unparalleled social and political upheaval.

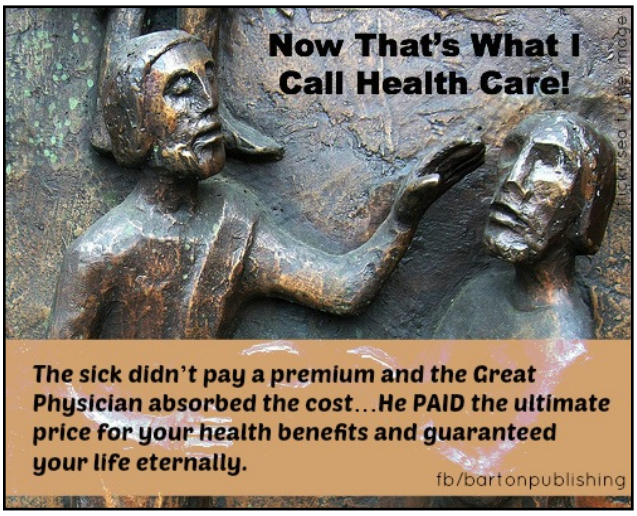
The Roman Empire was considered all powerful and handily conquered Israel. Yet, a freedom fighter would emerge with a platform diametrically opposed to the Roman Empire, which thrived on brutality, pride, and control. In fact, this man would become known as the Prince of Peace and with love and humility would eventually turn the region and the world upside down by laying down His own life by the shedding of blood to guarantee eternal freedom to anyone who would call upon His name.

That name, dear friend, is none other than Jesus, the name ABOVE all names! He made a statement that has brought peace to millions for over 2000 years.

> "I have told you these things, so that in Me you may have peace. In this world you will have trouble. But take heart! I have overcome the world." John 16:33

Jesus is the "Alpha" and the "Omega," the beginning and, the end. There is no power or rule or dominion, nor government that exists outside of His mighty power. In fact, unlike man's kingdoms or empires, His Kingdom has no end!

And while we are on the topic of health care consider this…no man can rival the healing power of the Creator that created man. Likewise, no finite government of man can contend with the infinite government of God.



Is God a Republican or a Democrat? He is neither. He IS HIS OWN GOVERNMENT.

He is the King of that eternal Kingdom! And here is a revelation a Christian has dual-citizenship!

"But we are citizens of Heaven, where the Lord Jesus lives. And we are eagerly waiting for Him to return as our Savior. He will take our weak mortal bodies like His own, using the same power with which He will bring everything back under His control" Philippians 3:20-21

We are born into this world and receive a birth certificate, which proves live birth. We are then earthly citizens of our respective country, but when we become Christian believers we receive a citizenship to an eternal Kingdom that exists above the drop ceiling of this earth. The health benefits (not to mention eternal life!) of this citizenship alone are staggering.

> "Some people brought to Him a paralyzed man on a mat. Seeing their faith, Jesus said to the paralyzed man, 'Be encouraged, my child! Your sins are forgiven.' But some of the teachers of religious law said to themselves, 'That's blasphemy! Does He think He's God?' Jesus knew what they were thinking, so He asked them, 'Why do you have such evil thoughts in your hearts? Is it easier to say 'Your sins are forgiven,' or 'Stand up and walk'? So I will PROVE to you that the Son of Man has the authority on earth to forgive sins.' Then Jesus turned to the paralyzed man and said, 'Stand up, pick up your mat and go home!' And the man jumped up and went home!" Matthew 9:2-7

Here is another example.

> "That evening many demon possessed people were brought to Jesus. He cast out the evil spirits with a simple command, and He healed all the sick." Matthew 8:16

Now that's what I call health care! The sick didn't pay a premium and the Great Physician absorbed the cost. He PAID the ultimate price for your health benefits and guaranteed your life eternally.

But, there is a catch. This health care demands pre-qualification…you have to trust your life to Him. That's right, you must give him your life first and then your eternal health and life policy begins and can never be revoked or denied do to preexisting conditions or age!

So, friend, think about it long and hard. Whose side are you on? Government insurance or irrevocable divine assurance? The choice is yours.

Obamacare? Obama doesn't care for you. There is only one way to be spiritually victorious in the midst of man's corruption…Put your trust in Jesus.

> "Cast ALL of your cares upon Him for HE CARES for YOU…" 1 Peter 5:7

Never trust a man to give you what only God can deliver.

Be at peace. The best is yet to come!

Until next month,

Michael S. Tyrrell

P.S. Here is a little "insider" information. One way of legally "opting out" of Obamacare without compromising your Christian convictions is by enrolling with Samaritan Ministries International, a non-insurance based co-op that takes better care of you that ANY insurance company ever could and received a full government exemption from Obamacare…for more info go to: www.samaritanministries.org



Michael Tyrrell is founder of the Network Center Inc., a not-for-profit, an 501(c)(3) organization which works as an advisory agency to local churches, faith-based ministries, Para-church ministries, schools, home fellowships and music ministries. Michael is committed to training to deliver the message of their Christian faith in order to reach the lost, the disenfranchised, the sick and the hurting. Michael has been in full time ministry for the last 27 years and is a writer music producer and well known musician.
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Affordable? Health Care Act

By Amanda Box

As I begin this article, I can't help but chuckle to myself. In this massive undertaking of incorporating government sanctioned healthcare, lays so much irony. Even the name itself, *Affordable* Healthcare Act, is far from affordable -- for millions of people! Many people will see an increase in their premiums, even if they opt to keep their private insurance.

Because of the newly mandated "essential health benefits," the government now requires all health insurance carriers to include services that were once optional. The list of 10 essential health benefits includes:

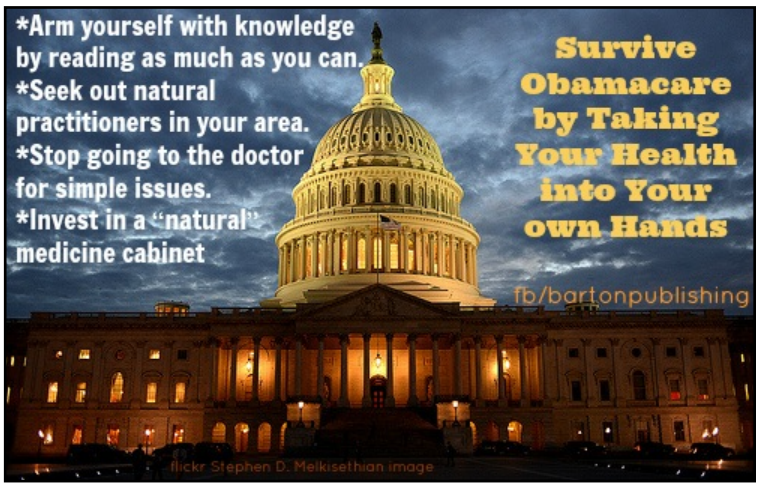
1. Outpatient Care
2. ER visits
3. Pre and Postnatal Care for mother and infant
4. Mental Health Services
5. Prescriptions
6. Labwork
7. Preventative Care
8. Pediatric Care (including vision and dental)
9. Rehabilitative and habilitative services and devices

Although these may be beneficial services for some, making them mandatory is increasing costs of already "affordable" insurance plans across the country.

Will Obamacare be low-cost? Sure, for some. I believe those with pre-existing conditions may be relieved. Many have not been able to find a private insurer to cover them, let alone give them something they could afford. Punishing "high risk" individuals with high cost insurance, I believe, is a travesty and the fault of greedy insurance companies.

Those who fall into the "perfect" income bracket will be pleasantly surprised, as well. This is defined as those people who make between 100-133% of the federal poverty level. They will get





discounted health care through the Affordable Care Act. A friend of mine, and supporter of Obamacare, was raving about how he is only going to have to pay $50 a month for his family of 5. He boasted while saying, "Seems pretty affordable to me!"

The Insurance Gap

However, there is a forgotten group of people in the United States who I believe were greatly anticipating Obamacare. I believe this group is going to be unpleasantly surprised once they realize the devil-in-the-details of this reform.

In 26 states, those whose incomes fall below 100% of the poverty level, who also make too much to qualify for their states Medicaid, will be left with nothing. Well, not exactly nothing.

They are welcome to pay full price for Obamacare or another insurance. Or, they can pay a fine to remain uninsured. These full-priced plans will likely cost them 50% to over 120% of their already tiny income! If their state opted out, there will be no subsidized plans available to them.

The Kaiser Family Foundation says nearly 5 million Americans will fall into this coverage gap because their home states didn't expand Medicaid. Their incomes are above current Medicaid eligibility, but below the lower limit for federal tax subsidies.

This seems like some kind of cruel joke! Not just because these are the people who could really benefit from some help, but also because these poor people are going to get fined by the federal government because they STILL cannot afford health insurance! How can they leave an entire gap of people with literally no options?

Sometimes, all that will separate people from being insured is a state line. Being a Missouri resident myself, 3 out of the 4 surrounding states expanded their Medicaid to cover the poverty gap. Will people begin relocating so that the can afford insurance for their families? If only a few miles is the difference between paying little to nothing or paying thousands to be insured, then I would guess it's likely they would move.

Another friend of mine got a quote from Obamacare as their regular insurance was going up dramatically from the new regulations. She and her husband make less than 100% of the federal poverty level. They were flabbergasted to receive a quote that was 115% of their income! They, like

millions others, will likely go uninsured as the $700 a year fine is much less than giving away their entire income to health insurance!

I want to make it clear that I'm not a supporting Obamacare, especially as it stands. I would have much rather seen the greedy insurance companies go under more restrictions than see the federal government try and accomplish this massive undertaking.

Don't get me wrong, I've watched documentaries like Michael Moore's *Sicko* and it did, in fact, leave me feeling "sick." I became disgusted by the insurance industry in America. But, Moore pointed out government healthcare in other countries like France to be nothing but rosy. America is far from France. It's like comparing apples and oranges. First of all we are much, much larger making it an enormous undertaking. Also, here in the United States unfortunately, it seems the government runs the people. The citizens no longer seem to have a voice!

In France, if the people protest, the politicians fear. Not so in the United States. We can protest and even "occupy" if we want. But, you'll likely accomplish nothing. If you're lucky, you might get a bit of media coverage. And this depends on who owns that particular source of media. There is no such thing as unbiased coverage anymore. America is controlled by government officials and a media who are both pawned by the big interest corporations who line their pockets.

I could go on and on complaining about how unsatisfied I am with the state our country is in and how angry I am about the new healthcare bill. But I've come to realize that if I dwell on negativity it does nothing but cause stress. And stress, is the root of 98% of all disease, so why in the world would I want more stress?

Taking Health into Your Own Hands

I believe the best thing at this point, as the bill has already passed, is to take your health into your own hands. The truth is if you're proactive and practice prevention, you will rarely even need to use your insurance! I personally believe that insurance is great for accidents and even getting a diagnosis. But I've come to the conclusion, that outside surgeries and traumatic events, that their are natural alternatives to nearly every chronic and acute condition.

I believe you can survive Obamacare by taking your health into your own hands in four important ways:

- Arm yourself with knowledge by reading as much as you can on the subjects that are affecting you and your family.
- Seek out natural practitioners in your area.
- Stop going to the doctor for simple issues.
- Invest in a "natural" medicine cabinet.

Information is Power

Information truly is power. If you have heartburn and know nothing about what causes it, how it affects the body physiologically, or how to treat it, then you are left relying completely on your doctor and pharmaceutical drugs. However, if you begin to read about what exactly is heartburn, then the foods that can cause it, and natural remedies to treat it, then you could possibly save yourself thousands in doctors visits and prescription drugs!

Going to the doctor to get a diagnosis isn't a bad idea. But many times, if the diagnosis isn't something life threatening, you can easily find natural treatments. And the wonderful thing about treating conditions naturally is that they often cure the problem rather than just suppress the symptoms like many drugs.

There are many websites put together by reputable doctors and practitioners that are available as great resources to help you expand your knowledge. I believe Home Cures That Work is one of the best sources for natural alternatives and cures.

You can also go to amazon.com and stock up on books. One of my favorites is *Prescription for Nutritional Healing*. It lists hundreds of ailments and the foods and supplements that help treat them. I believe this book should be in every household of those interested in natural remedies.

Finding a Natural Practitioner

Sometimes, people are still unsure about how to proceed to treat an issue naturally even after they've read up on the condition. In this case, I recommend finding a natural practitioner in your area. Most major cities are packed full of Naturopaths, Herbalists, and Nutritionists.

If you're still unsure where to start, then I recommend visiting your local healthfood store. Typically, the employees there will know the most reputable practitioners in the area and can point you in the right direction. You can also search online, browse websites, and even call the practitioners listed to get more info.

Reducing Doctor Visits

How can you reduce visits to the doctor? Stop going to the doctor for simple issues like the common cold. There are so many people who believe they have to visit the doctor every single time they are sick. A doctor cannot do anything about a cold or even the flu and will send you home suggesting you stay hydrated. What's worse is you're likely to pick up another infection sitting in the waiting room with all the other sick people!

If you suspect something like strep or pneumonia, then you should absolutely go to the doctor for a culture test. These are bacterial infections that need antibiotics. However, most ear infections, sinus infections, cold, flus, and even bronchitis are viral infections and cannot be cured by any prescription. Your best bet in these situations is to use natural immune boosters and get plenty of fluids and nutrients.

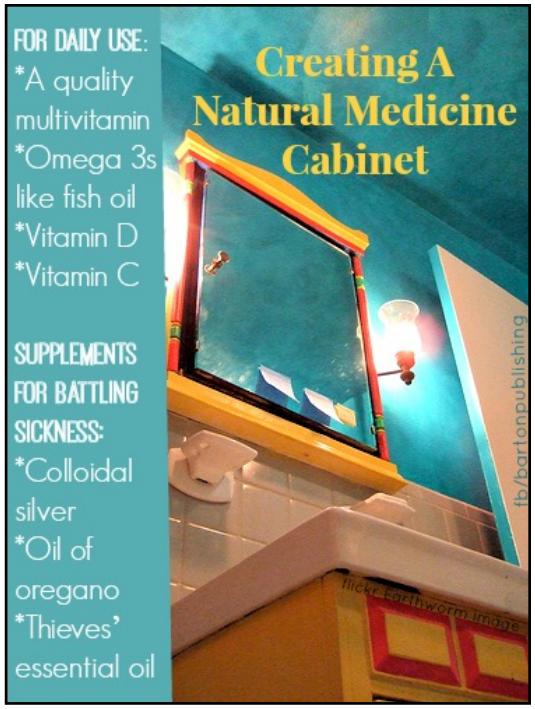
(I am, by no means, advocating never going to the doctor. There are those at higher risks than others that should always visit a doctor when sick. This advice is for otherwise healthy individuals. Please use your best judgment.)

Creating a Natural Medicine Cabinet

One of the best ways to make sure you get well quickly is to have a cabinet stocked full of immunoboosters and everything you'll need in case you get sick. I know most people keep pain relievers, cold medicines, decongestants, and cough syrups on hand just in case. These drugs may relieve some of the discomfort, but they don't shorten the duration of your sickness. If this is all you have in your medicine cabinet, then it's time for a makeover!

I personally stock up on several natural supplements each fall in preparation for the upcoming cold and flu season. Having them in advance is important. You can many times stop a cold or flu before it is full blown if you start taking supplements at the first signs.

You should also be taking appropriate supplements daily to boost your overall health. We are a society that is used to not doing something until we get sick. Yet, we can prevent ourselves from even getting sick if we keep ourselves healthy and balanced.



For daily use, stock these in your medicine cabinet:

- **A quality multivitamin:** Don't assume all vitamins are equal! Avoid buying cheap ones from the local big box store, as the quality will be cheap as well. Visit your local healthfood store!
- **Omega-3s like fish oil:** Again, quality is very important. Fish oil can be tainted with toxins so make sure it is third-party tested.
- **Vitamin D:** This is essential for the fall and winter months when you're not getting adequate sunlight. Take 35 IU per lb of bodyweight each day to boost killer cell activity and bone density.
- **Vitamin C:** Essential for the immune system and so many other body functions! Take 500 mg a day. When sick, take 500 mg,4-5 times a day.

Keep these supplements on hand for battling sickness:

- **Colloidal silver:** A natural antibiotic. Can be used for pink eye, up the nose for sinus infection, gargled for a sore throat, topically for infected skin, and in the ear for ear infections.
- **Oil of oregano:** Anti-viral, anti parasitic, anti bacterial, anti fungal. Use 3-4 drops 4 times a day to fight an infection.
- **Thieves' essential oil:** An oil combination used by thieves who robbed homes during the black plague. This combo is also anti-viral and anti-bacteria. Take 4 drops in water 4 times a day or dilute and rub on the bottoms of your feet. (Great for kids who don't like the taste of supplements.)

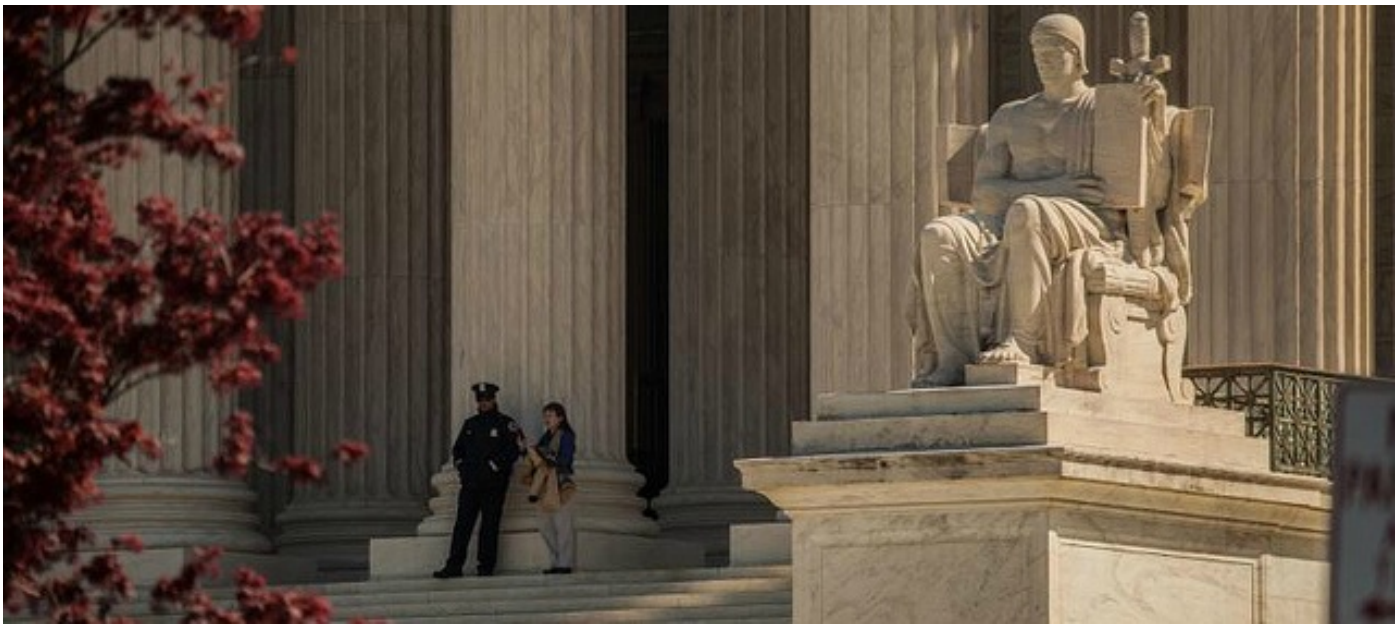
The Fate of Your Health

You don't have to rely on health insurance for your health. Take health into your own hands! Arm yourself with information about natural alternatives, visit a natural practitioner, and stop going to the doctor for minor issues! Begin incorporating natural medicines into your health routine and you will begin to see your own body heal itself.

Don't let the fate of qualifying for Obamacare decide your health's fate. Get healthy today and see your dependence on insurance benefits decline. Take advantage of free yearly screenings and watch those screenings improve as you change your habits for the better. Then, you can be another example that healthcare isn't really about insurance. It's about a healthy lifestyle.



Amanda Box is a Traditional Naturopath and a graduate of Clayton College of Natural Health. She's been in the health and wellness industry for over 12 years and currently practices naturopathic consulting in the Kansas City, Missouri area. Her passion is helping others achieve wellness of the whole person – mind, body, and spirit. If you don't have a good local naturopathic practitioner to turn to for your personal needs, Amanda does phone consultations! She can help you with weight loss, detox/cleansing, acute and chronic illnesses, skin and body care, grocery shopping, pantry overhauls, and more! Visit her blog "My Life in a Healthnut Shell" at http://amandabox.blogspot.com/ for contact info.



Why Care About ObamaCare

By David Kekich

I don't. And I never did.

Sure, it affects me. And, all negatively. For example, I got notice that my health insurance premiums will increase by 50% in January, 2014.

And get this. My coverage goes down. Way down. To add insult to injury, my co-pay goes up. As the final insult, my insurer's network, the biggest in the state, is shrinking. Fast. And out of network practitioners are even more expensive.

Because of the increased costs, you'd think I'm part of the young healthy adult group that's supposed to subsidize the elderly. The latter group's coverage is supposed to be affordable. But, the opposite is true. I was Medicare eligible years ago.

Unbelievable? No. Totally expected.

No matter your age, if you look to Big Brother to come to your health rescue, I'm here to tell you, you'll get substandard care. In fact, you'll probably get discarded before your time. In other words, you're profiled to die prematurely.

So, why don't I care? Because I saw this coming years ago and took steps to defend myself. You can, too.

Consider This

According to the American Heart Association, 1.3 million angioplasty procedures and 448,000 bypass operations were performed in 2006. Total cost to Americans? Over $100 billion for these two procedures alone.

Can you afford to get seriously ill? If not, you'll be interested in the Interheart study, published in September 2004 in The Lancet. Researchers followed 30,000 men and women on six continents and found changing lifestyle could prevent at least 90% of all heart disease.

Let this sink in.

The disease that accounts for more premature deaths and costs Americans more than any other illness is almost completely preventable simply by changing diet and lifestyle. And the same lifestyle changes that can prevent or even reverse heart disease also help prevent or reverse other chronic diseases, as well.

If your wellness and financial well-being are important to you, then start protecting yourself. Fight the tendency to depend on someone else to protect you.

Your strategy may be a simple two-step process.

Step #1 to Insure Your Maximum Wellness

Don't get sick.

Now I realize none of us is immune to disease, infections and injury. But you have TONS of control over your destiny. Take control of your health. Get independent.

I did, and identified "Seven Steps to Set You Up for Extreme Wellness."

They're simple:

1. Nutrition
2. Exercise
3. Nutritional Supplements
4. Anti-Aging Medicine
5. Lifestyle
6. Stress Management
7. Attitude

You may think you're doing just fine and don't need any more tips. As long as people feel okay, many get sucked into complacency and continue their bad habits. But under the surface, the consequences of bad habits insidiously accumulate until they erupt in the form of a heart attack, stroke or "sudden" onset diabetes or cancer.

Then it may be too late… and too costly for you. Often, the first symptom of cardiovascular disease is a fatal heart attack. And did you know some cancer can grow for over fifteen years before you see symptoms?

Think about this: Your body is constantly whispering to you. When you abuse it, you get little signals such as slight chest pain, gradual weight gain, fatigue, pressure, elevated blood pressure, gastric distress and more. When you ignore the whispers, your body will eventually shout so loudly that you can't ignore it, if the shout doesn't kill you.

Your body is the foundation for your life and probably your financial well-being. And you are the architect. You either limit your freedom from expense and disease, or you build an unstoppable machine that churns out energy, vitality and joy, elevating your life and the lives of those around you.

Every day you stay fit and eat well, the gap grows between health and disease. You either grow or regress. Nothing stands still. Ignoring your health speeds up deterioration… and cost. Positive action speeds up growth.

You do indeed have a great deal of control of your body's intelligence, maintenance and rejuvenation. I explain these in detail in my book, *Smart, Strong and Sexy at 100?*

This includes health insurance against dementia. Avoid the life-sapping and wealth draining diseases of aging at all cost.

The seven steps will help make sure you continue, better than ever, without health interruptions.

If you want an even more streamlined list for basic yet potent wellness insurance purposes, here is what we recommend you take on a regular basis:

- Bioavailable glutathione
- High quality fish oil
- D3
- Others identified in my book

Maximum Life Foundation's advisors estimate these top three supplements cost about $55 per month and could potentially slash health care costs in half. That means a savings in the U.S. of up to $1.2 trillion a year; year after year. The cost to supplement the 250 million adults would be about $165 billion annually. That comes out to a net annual savings of over $1 trillion—plus the benefits of increased productivity and less suffering. Good return on investment, don't you think?

Is anyone awake in Washington? Seemingly "No."

Step #2 – Financial Security

Aging and medical expenses will devastate the modern industrialized world… and maybe you… unless something is done to gain control over them.

For example, according to the Government Accountability Office, by 2020, more than half of all the US federal revenue will go to support the aging population. When interest on the national debt and Medicare are factored in, there will be only eight percent of the total left to pay for other federal programs.

A Harvard University study concluded that 50% of all bankruptcy filings in the U.S. are a direct result of excessive medical expenses. And with Obamacare, I predict it will get worse as your health care diminishes.

If ignored, the economic costs of aging will be five times the cost of the recent trillion dollar mortgage crisis. Meanwhile, Congress tries to figure out ways to give "free" care, and of course to tax to pay for the increasing costs of aging.

Can You See How Exposed You Are?

Fifteen percent of America's gross domestic product goes to medical care—or $8,233 for each person, according to the *Health Data 2012 Report*. The overall health care cost doubled from 1993 to 2004. Where are medical expenses headed? According to the National Coalition on Health Care, this trend will continue. By 2015, health care spending will soar to $4 trillion, or 20% of GDP.

Let's conservatively say by incorporating at least one, if not several, tips in *Smart, Strong and Sexy at 100?*, you reduce your risk of disease by 50%. That means an additional $4,116 in your pocket—every year.

Living healthier and longer can *make* you money, not just save you money. Let's say the information you get from this article gives you fifteen more healthy years. Do you have any idea what that can do for your financial security? If you compound your portfolio or retirement fund at 10% annual interest (roughly the historical average annual growth of the stock markets, including recessions), in less than fifteen years, you will *quadruple* the value of that account without adding one more penny.

Live even longer, and you can become wealthy. How wealthy? Add thirty years, and your account is worth 18 times as much. If you invest your annual $4,116 health expense savings, or even more, it goes up from there.

Why This is Critical

Let’s face it. Those who are going to get breakthrough medical treatment, or maybe even the bare necessities, are those who will be able to afford it. If you’re old and broke when you get sick, you might be out of luck. Don’t count on someone else taking care of you.

All your life, you have been told to save for the future, and you’re most certainly familiar with the magic of compound interest.

Do you realize socking away $30,000 in a segregated investment account that compounded at around 10% growth per year, would give you $500,000 in less than thirty years? (10% is roughly the historical annual growth of the stock market.) You may very well need that much to preserve your health.

In other words, $30,000 could be the difference between your extreme wellness or suffering and dying prematurely.

What if you don’t have $30,000? That’s easy. Save $3,000 now and $3,000 every year in the same type of account, and presto! You’ll have $500,000 in less than thirty years.

As we age, we may regret not having started saving years ago.

I have no idea what life-saving medical care will cost in the future, so plan for more, not less. When planning, factor in the insidious hidden tax called inflation.

Over the past ten years, inflation devoured 28% of your overall buying power. But medical care increased by an astounding 47%. And hospital and related services ballooned by 86% (U.S. Department of Labor: Bureau of Labor Statistics). So plan accordingly. If you err on the high side

and save too much, won't it be nice to be cured from whatever will ail you with a pile of money in the bank?

A little caution avoids great regrets. When it comes to your health and wealth, hope for the best and prepare for the worst.

REMEMBER THIS: Your government does not care about you as a person. You are a number. Nothing more.

So keep fully insured physically and materially. Insurance is not for sale when you need it.





David Kekich (Living Healthy to 120:Anti-Aging Breakthroughs) is President/CEO of Maximum Life Foundation that focuses on aging research, a 501(c)(3) corporation dedicated to curing aging-related diseases. For more information, visit: www.MaxLife.org. David contributes to our Column Living Healthy to 120: Anti-Aging Breakthroughs. MaxLife is helping to make the anti-aging dream a reality with cutting edge Bio-Engineering research and products.



Obamacare vs Home Care

By Jessica Sanders

There's a 50% chance you'll be at least partially misdiagnosed when you visit your doctor. The unfortunate result of a misdiagnosis have made millions of people unnecessary patients, forking over time and money to handle something that could have been avoided. What's worse, you're more at risk of contracting a disease once you're in the system's care: 100,000 people die each year from infections contracted at the hospital.

So, with Obamacare pushing everyone to into the rigid, often insufficient and dangerous, medical system, it's likely you could receive one such incorrect diagnosis or infection. That is, if you can even get in with long wait lines and fewer doctors. The practices that are accepting new patients have an average wait time of 39 to 50 days to see the doctor. Now is the time to take matters into your own hands. Here's how.

Avoid: Misdiagnoses

With: At-Home Screenings

You can just barely see that dot on the x-ray, right? If you can't find what's wrong with the screening, then you're not alone. Doctor's screenings are often wildly inaccurate. Frankly, pathologists and radiologists can misread slides or scans.

For example, 40% of people with knee problems are misdiagnosed with damage to the meniscus because of a bad scan. Doctors are increasingly pushed for time and insufficiently detail your symptoms. They focus on one thing and fail to consider the alternatives,

Think about the physical therapy, pain medication and doctor's bills that are now a part of your life because of one wrong diagnosis. So, what's the alternative?

In-Office Blood Tests:

A blood panel is one of the most basic tools to analyze your health to determine disease, nutrients and waste products in your blood. Today, we have so many testing options to choose from, so determine what indicator of health you need in a blood draw and have all the blood tests performed at one time. Then when you get the results, you can identify any problem. Most doctors can now perform cancer blood tests where they screen for complete blood count and blood protein levels. These can help indicate if you should be concerned without a potentially inaccurate body scan.

Also ask for information about your vitamin levels. For example, if you're experiencing any memory loss, then it can be attributed to a lack of B vitamins. So instead of a brain scan, you get a quick prick in the finger and a prescription to eat more fish, fortified cereals and eggs.

At-home Breast Tests:

Breast cancer misdiagnosis is common, very common—nearly 200,000 women are misdiagnosed every year, according to lpklaw.com. This can be a result of diagnostic errors, errors of omission, and failure to follow guidelines. The only way to prevent a misdiagnosis is to perform your own at-home breast exam.

NationalBreastCancer.org has an excellent guide to follow for your first time. Look for a change in nipple coloration, dimpling on the breast skin, and discharge from your nipples, as well as performing a physical exam.

Avoid: Hospital-Borne Infections

With: Alternative Health Professionals

Your doctor isn't the only person who can tell you if you're at risk or showing signs of medical problems, and they're certainly not the only ones who can manage symptoms and help heal you. A variety of other health professionals will be able to do both of these things when they perform standard procedures.

Dentists

Your teeth tell the story of your whole body. Nearly 120 medical conditions, some of which are life threatening can be detected by your local dental professional. And, nearly 90% of all systematic diseases have oral manifestations. For example, people with gum disease could be at risk for diabetes because elevated blood sugar levels are an integral factor in both diseases.

Chiropractor

While chiropractors may not be able to detect problems, they can help improve symptoms by aligning your spine, which allows for proper communication between your brain and your body.

For children with ADHD this could mean the difference between popping pills every morning and living a drug-free life. Nearly 6.4 million kids are diagnosed with ADHD, and two-thirds of them take medication like Ritalin and Adderall to calm symptoms. A chiropractor, however, treats the underlying problems, not the symptoms.

"Motor activity—especially development of the postural muscles—is the baseline function of brain activity. Anything affecting postural muscles will influence brain development. Musculoskeletal imbalance will create imbalance of brain activity, and one part of the brain will develop faster than

the other, and that's what's happening in ADHD patients," Says Dr. Melillo, a chiropractic neurologist.

Avoid: Long Lines

With: At-Home Healing

As a general rule, the hospital is a place you want to avoid at all costs, except in cases of accidental trauma or surgical emergencies. One of the reasons why I am so passionate about sharing *preventive* health strategies with you -- tips like eating right, exercising and reducing stress -- is because they can help you to stay *out* of the hospital.

You can take advantage of at-home care for yourself and your family. You can use this site to find well-proven strategies that will address most chronic health problems without a single trip to the doctor.

The Common Cold: When you know the reasons why you catch a cold—lack of sleep, poor nutrition and exposure to other sick people—you can avoid it or remedy it without a doctor's visit.

High Blood Pressure: High blood pressure is a result of a breakdown in the harmony of your body. Not only do 1 in 3 people have some form of it, but 90-95% of people with hypertension have no known cause, making a trip to the doctor nearly useless.

Menopause: The trick to managing menopause? Handling your symptoms with Red Clover, Russian Rhubarb, Black Cohosh and other natural herbs.

Pain: Just because you're in pain, whether it's in your back or your foot doesn't mean you need medication from the doctor. Medication handles the symptoms, not the root cause, which can range from inflammation to poor circulation.

Conventional medicine, which is focused on diagnostic tests, drugs, and surgical interventions for most ills, clearly kills more people than it saves. The lethality of the system is in part due to side effects, whether "expected" or not. But *preventable errors* also account for an absolutely staggering number of deaths.

From my perspective, it is simple to minimize your interaction with the conventional medical system. With the introduction of Obamacare, it will have very little to offer in terms of prevention or treating the underlying cause of disease.

You can say goodbye to personal doctor visits and a last-minute appointments in your time of need. Luckily, nearly any medical problem or bodily issue can be fixed at home when you assess the root of the issue, instead of medicating the symptoms. Avoid long waits, misdiagnoses, and nasty hospital infections with at-home care for yourself and your family.