



# NORTHWEST SENIOR INSURANCE

## MED SUPP NEWS

SPECIALIZING IN MEDICARE SUPPLEMENTS,  
Medicare Advantage, & PART D PRESCRIPTIONS  
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### 2014 Medicare Changes

Here are the Medicare changes for 2014. These are the Part A deductible, extended hospitalization, the skilled nursing facility co-insurance, the Part B deductible, and the Part B premium\*.

The 2014 changes	2013	2014
Part A deductible	\$1,184	\$1,216
Days 61-90 hospital co-insurance	\$296/d	\$304/d
Lifetime Reserve days 91-150	\$592/d	\$608/d
Skilled nursing co-insurance	\$148/d	\$152/d
Annual Part B deductible	\$147	\$147
Your Medicare Part B Premium*	\$104.90	\$104.90

\*Those with higher income brackets may have a higher Part B premium.

### Goals for 2014



I have had people in their seventies and beyond tell me that time goes by faster and faster. Now that I have turned 65, this is becoming more and more apparent to me. My days roll on by like hours, and the months go by like weeks. I can't complain, as I really enjoy my work. My main dilemma is finding enough time to do everything I want to do.

My goal at Northwest Senior Insurance is to continue to bring added value to you, my clients. Thanks to the fact that most people now turning 65 are now hooked up to email and the internet, this is becoming much easier. Thank you Samuel Morse and Alexander Graham Bell for getting it all started.

One goal in 2013 was to start my client website. That I have done, but there is much, much more to do. In 2014 I plan to continue to expand my content and to add more articles. Admittedly, as I'm now a "senior", I'm becoming much more interested in "senior" or the "later years" issues.

I put senior in quotes, as I really don't think that way at all. Despite my hair gradually turning gray, I still perceive myself as being fully alive, young, robustly healthy, and abounding with energy. However, there are some realities. The next time I renew my driver's license it will be more difficult to list my hair color as "brown".

The user and password authentication for my client website is located in the upper right-hand corner of my home page. Please contact me if you don't have it, as I usually change it every month. In my monthly e-letters I name the

new user and password for the upcoming month. If you are not a client or do not have the current user and password handy, please let me know, and I'll provide it for you.

And yes, another 2013 goal was to initiate my monthly, client e-letters. Maybe I'll qualify this by saying mostly monthly. My November e-letter was delayed a month due to the extreme busyness of the Annual Election Period [AEP]. And speaking of my December issue, thank you for all of the remembrances of the 1963 JFK assassination that you forwarded to me. As I turned 15 that day, it was definitely one of the most memorable days of my adolescence.

*Lance D. Reedy*

### What is the Most Important Retirement Issue?

There's an old adage, health is wealth. In my estimation one of the top retirement issues is to remain as optimally healthy as possible. It would seem that on the surface, that this would be obvious to everyone, but sadly, that's not always the case for a lot of people.

I recently met with a couple in Bigfork, Montana. The husband explained to me that he is active in a men's prayer group. He let on that he was disconcerted by the marked increase in the number of cancer cases that his group is praying for. That really piqued my interest as I have also noted a similar increase in the number of cancer cases in the past few years or so among my clients.

I have read that 100 years ago something like one in a hundred persons incurred a cancer. Now it's one in three! That's scary! It's true that one could pick apart the statistics by saying that the life expectancy wasn't as long back then, so there weren't as many "diagnosed" cases. I won't quibble over one in a hundred or one in fifty. The cancer cases are increasing at an alarming rate!

The next logical question then, is what is causing this phenomena? I'll explore at least one potential source in this newsletter.

### Chronic Illnesses

Many people 65 and better, are unfortunately suffering from various chronic illnesses. Included among these are diabetes, chronic infections, hypertension, strokes, arthritis, unexplained inflammation, chronic depression, osteoporosis, COPD, coronary heart disease, asthma, undiagnosed malaises, and chronic kidney disease just to name a few. Some people sadly are dealing with multiple illnesses.

Not only are these chronic illnesses stealing from one's wealth [in the figurative sense], but they are a huge financial drain on the Medicare system. The percent of Medicare dollars spent on their treatment is astronomical. Chronic illnesses are an incredible lose-lose for most parties involved. The only winners are those that get paid to treat them.

Many people that read what I'm about to say, might say to themselves, "Well, that's great, but I can't do that." The truth is: **Yes, you can!** It's nothing more than saying, "**I want to**

*choose quality health for myself. I no longer want to be like a ping-pong ball being tossed about to and fro on the ocean waves.”*

In previous newsletters I have run several interviews with people that have lost significant amounts of weight. They decided to choose a better way. They were also able to reduce or discontinue their prescriptions, and they had an improved outlook on life. Later on in this article I will share the story of one man that kicked his chronic illnesses.

### The Elephant in the Room

A while back I met a woman that another client kindly referred to me. The Cliff Notes version is that her existing Medicare supplement rates had gone markedly up, and she was shopping for a lower premium.

Seeing that she was heavy, I explained to her that almost all companies ask for the applicant’s height and weight. She volunteered five foot two inches and 238 pounds and continued by proudly saying that she was losing weight! I explained to her that only one of the Med supp companies I work with does not ask for height and weight, but their rates were not as competitive. Seeing that there wasn’t much I could do for her, I left my card and departed. I suggested that she call me when her circumstances changed.

So what is the number one health problem in the U.S. and other modern societies? If you guessed obesity, you guessed correctly. Depending on whose statistics you read, easily 60% of American adults over 60 are substantially overweight, and maybe half of those are obese.

I entered “obesity” into the search window on Mercola.com and found this article: *The World’s Fattest Countries*. The article lists the *top ten fattest countries in the world based on national health surveys the World Health Organization compiled between 2000 and 2008*.

1. American Samoa, 93.5% are overweight
2. Kinbati, 81.5%
3. U.S., 66.7%
4. Germany, 66.5%
5. Egypt, 66%
6. Bosnia-Herzegovina, 62.9 %
7. New Zealand, 62.7 %
8. Israel, 61.9%
9. Coatia, 61.4%
10. United Kingdom, 61%

I’m reading articles saying that there are now teens that are pre-type II diabetic and even showing initial signs of atherosclerosis [plaques of fatty substances that form deposits on one’s arterial walls]. Something has changed since a hundred years ago and gone seriously wrong!

I found this picture on an Australian website. It shows that the average Australian 12 year-old boy now weighs 29.7% more compared to the average 12 year-old boy of 50 years ago. Granted, the 2012 version is 7.6% taller, but proportionally he is also much heavier. What has changed?



Above Picture: Average 12 year-old Australian boy  
1962: Height 145.85 cm [4’9”] and 38.53 kg [85 pounds]  
2012: Height 156.9 cm [5’1.75”] and 49.96 kg [110 pounds]  
Height increase: 7.6% ---Weight increase: 29.7%

Everywhere I go when I’m out in public, I notice large numbers of men and women that are substantially overweight. It’s not just those 50 and better either, as I observe many 20 and 30 year-old men and women that are very heavy.

A client of mine is involved with a quilting group, and she has commented to me that she feels like the odd one out as all of the other ladies are very overweight. My wife has observed the same thing in her group. I’m involved with a group of mostly retirees, and I feel like the lone white man among a group of blacks, as everyone else is heavy to extremely obese. It’s virtually everywhere.

### The Cause?

In 1961 my parents took their two remaining kids at home on a vacation to Colorado, which included Rocky Mountain National Park. We took the Trial Ridge Road from Estes Park through the park and west over the Continental Divide.

I well remember stopping at a couple of the above-timberline scenic turnouts and watching the crazed tourists feeding the begging-for-attention golden-mantled ground squirrels. What made an indelible impression on my mind was how incredibly fat those little critters were. It’s like if you pushed them, they would have rolled off the cliff!



Do you suppose the tourists were feeding them seeds and foods from the squirrels’ natural habitat? Of course not! It was potato chips, broken-up animal cookies, Cheetos, Fritos, you name it...all junk food ...stuff that tourists pick up as they travel. Since the parks have long

since clamped down on feeding the bears, I’ll assume that now it’s also verboten to feed *any* animals...not so in 1961.

Unfortunately, I didn't "get it", for as a pre-teen and adolescent I indulged in similar fare. It all tasted so good. My mom fed us reasonably well, but I had my yard-money earnings jingling in my pocket, and there were little mom and pop markets all around me. I could easily sneak a pop or a Snickers bar. Due to my newfound youthful sugar addiction, I became pudgy. Because of that, I caught flack in junior high school and had more than a few derogatory words hurled at me. Despite the temporary satisfaction gained by indulging myself in the sweet treats, I experienced that being overweight was no fun.



By the late 1970's I developed an increasing interest in diet, health and nutrition. In 1979 I wrote a manuscript titled *Victory Over Weight!*. I sought to publish it, but I ended up with a bunch of rejection letters. I might add here that I'm seriously thinking about updating my manuscript and introducing it chapter by chapter on my client website. I'm also considering making it available on Amazon for e-book readers. There is a very simple concept here to grasp, and once one does so, the ability to maintain one's weight and stay in optimal health becomes much, much easier.

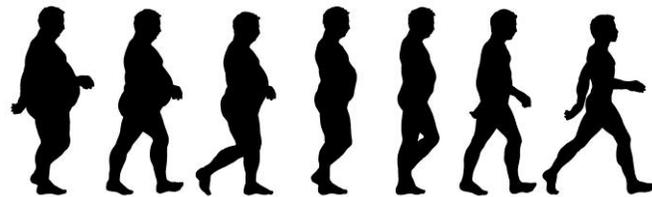
In 1981 a somewhat plumpish, former girlfriend, Karen, and I decided to get more serious about the entire issue. We picked up a book by Nathan Pritikin titled the *Pritikin Permanent Weight Loss Manual*.

Nathan Pritikin advocated a diet high in complex carbohydrates and very low in fats and meats. Obviously, sugar and junk foods were out. I remember one of his illustrations showing two different individuals' purchases of food at a grocery store. The first had the usual collection of refined, processed foods. The second had lots of fruits and vegetables, whole grain products, fish, and lean meats.

Pritikin spoke of the term "concentrated calories" in foods made from sugar, vegetable oils [especially partially hydrogenated oils in those days] and refined flour. The idea here is that if you strip away the fiber from your food, you have concentrated the calories. Drinking fruit juice accomplishes the same thing. You can guzzle an 8oz. glass of apple juice quickly which will spike your blood sugar and cause elevated insulin levels. It takes much longer to eat two raw apples compared to consuming that glass of juice.

Therefore, any diet worth it's salt will put the usual pies, cakes, candy, snack foods, ice cream, etc. on the prohibited list. These foods [if you can call them that] are all high in calories and lend to weight gain for virtually everyone.

I incorporated what I wrote in my original manuscript and what I learned from Pritikin and other good authors and developed a seminar program called **Victory Over Weight! Seminars**.



## Victory Over Weight! Seminars

It was a twelve session course showing people how to do just that. I took slides [transparency film] of hundreds of food ingredient labels and used them in my program. From a monetary standpoint, my seminar program was about as successful as my manuscript.

I was living in Billings, Montana at the time, and the current fad craze was the Cambridge Diet. I remember telling a woman at the photo shop where I took my transparency film to be developed about my work. Was she interested in learning about some permanent health and wellness concepts? Nope! Instead, she shelled out big bucks for her Cambridge Diet concoctions.

This does a great job of separating gullible people such as she from her cash. The people at the top of the pyramid, definitely so for the schemers of the Cambridge Diet, lived in ostentatious luxury. I learned that many people were more interested in the magic bullet approach rather than learning fundamental concepts about diet and nutrition.

That taught me a big lesson. Lots of people not only are not interested in hearing the truth, but rather, they are inclined to have their emotions titillated by some pied-piper promotion, pyramid scheme, or other sleazy promoter. Yes, these fad-diet products may temporarily work, as many of them severely restrict calories. However, their long-term effect will be like an ephemeral [short-lived] stream that dries up after the rainstorm passes. There are exceptions, of course, as some legitimate ones do address some of the real issues.

The key issue is that going on a [temporary] "diet" will never work. One needs to change his lifestyle and eat a diet of *real* food, free from the modern, nonsensical garbage produced by big food and beverage companies. The gimmicky ones, such as the Cambridge diet and others, miss this key issue altogether.

After analyzing hundreds of food labels, I had one of those AH HA! moments. I observed some consistent themes on various food products. I noticed sugar, hydrogenated oil\* and other oils, and refined flours of some sort or another on those labels. If the label says "enriched" flour, it's refined flour. After all, if the refining strips away 9 minerals and nutrients and the food company adds back 4 cheap ones, the product is "enriched". I might add that this is just one example of the dishonesty of many food companies.

\*Due to the recent fanfare in the past few years about the health hazards of hydrogenated fats or partially hydrogenated fats [a.k.a. trans-fats], the food companies have moved away from them to a large extent. However, after a recent perusal of the junk-food aisles at a large grocery store, I still found plenty of products containing the trans-fats.

The hydrogenation process allows a vegetable oil that will normally be liquid at room temperature to be harder and not runny. When you understand the chemical process of hydrogenation, you likely will not be too thrilled about

consuming such oils. Even worse is learning how these oils are extracted from seeds or beans in the first place.

Let's see how pervasive these three, cheap ingredients are in our mainstream food system. Note, some of these items may have just one or two of these cheap ingredients.

Crackers, most of them • Most commercially baked goods  
Pizza • Pancakes or waffles with syrup  
Many baked goods from home: brownies, fudge, etc.  
Cake mixes • Pies: frozen or home made • Doughnuts  
Hot chocolate mixes • Pre-made pie crusts  
Pancakes or waffles with fake maple syrup  
Peanut butter (no stir) and jelly sandwiches on white bread  
Cookies • Frozen cream pies • Ice Cream



**INGREDIENTS: SUGAR, VEGETABLE OIL (SOYBEAN, PALM, AND PALM KERNAL OIL WITH TBHQ FOR FRESHNESS, HYDROGENATED AND/OR PARTIALLY HYDROGENATED PALM KERNAL AND/OR COCONUT OIL, ENRICHED FLOUR ... COCOA PROCESSED WITH ALKALI, CONTAINS TWO PERCENT OR LESS OF WHEY, CORNSTARCH,, SOY LECITHIN, SALT,SORBITAN MONOSTEARATE, POLYSORBATE 60, ARTIFICIAL FLAVOR, BAKING SODA, YELLOW #5, YELLOW #6**

I bolded the trifecta of cheap ingredients.

Any sweetened, boxed breakfast cereals  
Burger [white flour bun], fries, and a soft drink  
Coffee creamers • cappuccino coffees  
Candy bars and candy in general • Granola bars  
Pop tarts • Breakfast rolls • Fruitcake  
White breads and fake whole wheat breads  
Breadings and coatings for chicken • Croutons  
Snack chips: vegetable oils, often rancid  
Soda pop drank in conjunction with anything else on this list  
Salad dressings: refined oils and HFCS\*  
Biscuits with or without gravy • Croissants  
Candied apple coatings • Confections  
Ketchup: 40% of the calories are from HFCS  
Ketchup used on fries, hash browns, burgers, omelets, etc.  
Sweetened yogurt eaten with a bagel  
Fast food fare • Most vegetable oils  
Roasted nuts or peanuts: added vegetable oils  
Twinkies and similar snack cakes. They're back!  
Wedding/birthday cakes  
Picnic fare: white flour hot dog buns, chips, and soda pop  
Margarine: adds hydrogenated oils to your diet  
Pre-buttered popcorn: more hydrogenated oils  
Cornbread mixes • Fruit juice drinks or fruit juice blends  
Flour (white) tortillas: hydrogenated oils replaced the lard  
Spaghetti or barbeque sauce: sugar or HFCS  
Canned fruit in syrup: more sugar  
\* HFCS: high fructose corn syrup

In my seminar I development I coined the term S.O.R.F.

## Yes, **S.O.R.F!**

**SORF** is an acronym for...

**S:** sugar, brown sugar, high fructose corn syrup, honey, etc.  
**O:** oils, , soybean oil, cottonseed oil, canola oil, and the still used partially hydrogenated oils etc....whatever is the cheapest tank car for the day.  
**R:** refined- This can be from wheat, corn oats, etc.  
**F:** flours

As you have seen from the preceding list, SORF is everywhere in our food system. In fact, it is the major source of calories for a lot of people. It's an inexorable part of our culture, and it's highly challenging to avoid it. It's like you almost have to become a hermit to do so. Let's look at a snapshot showing how prevalent SORF is in our lives.

Sally Smith is a teacher. She eats a quick pop-tart for breakfast and grabs a latte on her way to school. In the staff room she indulges in the birthday cake at lunch that someone brought in for a colleague. She's stressed out after a tough day, so instead of cooking a homespun meal, she stops off at the local fast food establishment and buys a "meal", of breaded chicken, fries, and a diet pop. She chose diet because she's trying to lose weight!

The next day one of her students, Cassandra, comes up to Sally at recess and says, "*Mrs. Smith, it's my birthday tomorrow. Can I bring cupcakes for everyone?*" Mrs. Smith replies affirmatively. Cassandra, of course, gives one of her treats to her teacher. Even though Sally is trying to lose weight, she doesn't want to be rude, so she eats the treat anyway.

And pity poor Mr. Jones in the principal's office. He has so many cupcakes sitting on his desk that he has to sneak most of them into the wastebasket. He's already added 30 pounds to his girth during the past few years, and it's getting worse.

Now we fast forward to the two weeks before the Christmas break. One staff member after another brings in the holiday treats, all SORF. Sally knows that the goodies are skewering her diet, but she rationalizes to herself, "It's only once a year." Why not, after all, everyone else is enjoying herself.

Meanwhile, many of Sally's students participate in the school's breakfast program. One day they had frozen white flour waffles covered with margarine and fake maple syrup made from high fructose corn syrup. Then they washed that all down with sugar-laden chocolate milk. More SORF for the kids!

School breaks for Christmas. Sally visits her family and other relatives. Her mother has just pulled her brownies out of the oven. The pleasant aroma wafting through the house is irresistible. Sally still thinks about her diet, but she cannot turn down her mother's hospitality. So, she helps herself.

A couple of weeks later Sally attended the wedding of one of her childhood chums. There was no way that she could turn down a piece of the five-story wedding cake. More SORF!

Meanwhile, Sally's class is raising money for a field trip. They contact a vendor that comes in and gives them the rah rah about the upcoming candy-bar fundraiser. To incentivize the students to sell lots of candy, the promoter presents enticing prizes to the students when they achieve certain sales

levels. The kids go gaga when they see the top prizes.

To assist in the fund raising, a parents' group holds a bake sale. You know how they work. It's more SORF for everyone.

Sally weathered through the holiday period, and now, Valentine's Day is here. Her class has the usual party with the moms bringing in cookies and punch. Her students get revved up for another sugar high. And so on it goes! We won't even get started about the indoctrination her students receive from the spate of food ads during the cheaply animated, Saturday morning cartoons.

### **SORF is ubiquitous in our culture.**

My son was in cub scouts, and the couple running it were both horribly obese. They must have been thoroughly addicted to SORF as they incessantly tantalized the cubs with the prospect of having CAKE! after the evening's activities were over. This is yet another of hundreds of examples of the pervasiveness of SORF addiction in our culture.

During Christmas of 1982 I visited Karen and her parents in North Dakota. As part of the holiday reverie, we visited all of her relatives in the surrounding area. The Christmas treats were everywhere at each stop. At that point Karen and I were at the height of our Pritikin fanaticism. We didn't eat one, nada, none, nothing of the SORF put out for everyone. Not one piece! We teamed up and turned down their offers. I think her parents were ready to run me out of town. Needless, to say, I didn't make a very good initial impression with them.

Here's the real irony. *Every* one of those relatives, including her parents, were overweight to varying degrees. It was like going to a kegger and saying, "I don't drink".

SORF is everywhere. Let's look at some of the venues.

Scout groups making s'mores\*

Picnics

Office snacks

Vending machines

Snacks for traveling

Snacks served on commercial air flights

Christmas and holiday times

Valentine's Day

Easter

Summer picnics

Halloween

Weddings

Birthdays and other parties

Betty Crocker cookbooks: sugar, enriched flour and oil.

Youth camps

Refreshments after meetings

Coffee klatches

Most convenience store food

Many celebrations

Coffee hour after church: doughnuts, etc.

Snacking while watching TV, Super Bowl, etc.

Desserts

So-called diet food...still junk in many cases

Thinking that SORF is normal

Eating to assuage [relieve] depression

Used as treats

Used to bribe kids

Used in most any social situation

High profit items for food companies

Used to deal with seasonal affective disorder

Used to treat one's self

Bake sales

People baking at home

Senior citizen centers

Card parties, bridge, pinochle, etc.

County fairs

TV advertising

School breakfast and lunch programs

School classrooms

Coffee nook at the office

Being a "good" host

Sugar addictions

Movie theaters

Ads in women's magazines

Advertising in general

Indirect advertising: A movie prominently shows a can of name brand pop. The NFL broadcast pans in on the orange, five-gallon Gatorade coolers sitting on the sidelines.

\*S'mores: You sandwich a roasted marshmallow topped with slightly melted Hershey's chocolate squares between two graham cracker halves. Sugaraholics go crazy over these.

I confess, they tasted good, and they are also guaranteed to help perpetuate anyone's sugar and SORF addiction. You have sugar in each of the three parts, bad oils in two parts, and refined flour in the graham part.



The skeptic says, "Hey what's the big deal. A little bit of that stuff [SORF] doesn't hurt anyone." I agree, a "LITTLE" *BIT* doesn't. However, we, as a society are thoroughly addicted to this stuff. Let's look at some statistics from the CDC. If you think SORF doesn't hurt, think again.

### **From the Center for Disease Control: Top 10 Killers**

- Heart disease: 616,067 deaths last year
- Cancer: 562,875
- Stroke (cerebrovascular diseases): 135,952
- Chronic lower respiratory diseases: 127,924
- Accidents (unintentional injuries): 123,706
- Alzheimer's disease: 74,632
- Diabetes: 71,382
- Influenza and Pneumonia: 52,717
- Nephritis, nephrotic syndrome, and nephrosis: 46,448
- Septicemia: 34,828

Please keep in mind that these statistics reflect those that *died!* There are millions of living folks dealing with the effects of cancer, heart disease, hypertension, strokes, and diabetes due to elevated insulin levels. In addition, we can add those people with joint and back problems whose bodies

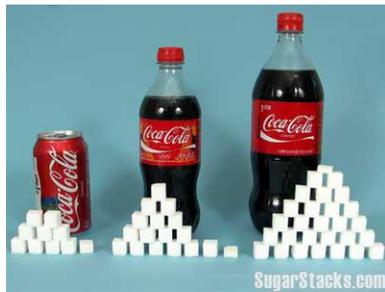
are breaking down due to the burden of carrying too much weight. And there is a huge group of other sufferers dealing with a multitude of other chronic illnesses. Two years ago I referenced two books by Dr. William Ferrill of Whitefish, Montana. They are *The Body Heals* and *Glandular Failure-Caused Obesity*.

His main thesis is the standard American diet [SAD] spikes people's insulin levels, raises blood pressure, and raises bad LDL cholesterol. What is the SAD diet that he refers to? It's SORF, of course.

The concentrated SORF calories cause weight gain for almost everyone, and that, in turn, leads to more heart illness. One's heart has to work harder to pump blood to all of that extra tissue. The sugars, especially HFCS, contribute to the building of plaque on one's coronary arterial walls. The elevated blood pressure leads to more strokes. The plaque buildup leads to more heart attacks and heart disease.

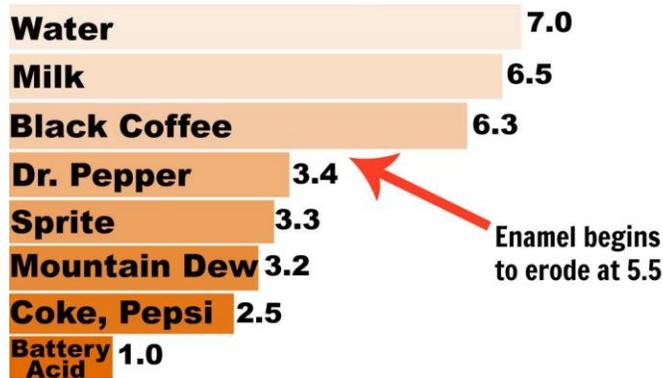
Doing anything that consistently elevates one's glucose levels above normal, provides a fertile place for cancer cells to multiply. You can enter "Cancer-Sugar Connection" into Google and do your own research.

If that isn't bad enough, consuming sugar and carbonated beverages [soda pop] makes one's body more acidic. That provides a more suitable environment for cancer cells to multiply. The following quote is from <http://healthwyze.org>.



If a body is made too acidic by diet, toxins, or a suppressed immune system, then things no longer work as they are supposed to. Excessive acidity impairs the immune system which is the core of life itself. When the immune system is compromised, the body loses its ability to alkalize itself, and then the body loses its ability to absorb oxygen effectively.

### Acidity Levels of Soda



With the low amounts of oxygen that are seen with extreme acidosis, cells must use fermentation for energy, and this transforms healthy cells into cancer cells. The transition into cells that live from energy that is derived

from fermentation is actually part of a survival response. Whenever there is oxygen depletion, there may be an excess of cancer cells that may form into tumors. This cancer is no disease in itself, but merely a troubling symptom that the body's immune system can no longer regulate itself because external forces have overwhelmed it. The cause may be vitamin and mineral depletion, illnesses, extreme stress, chemical carcinogens, **unhealthy (chemically altered) fats and oils**, pharmaceuticals, or a lack of omega-3 oils. **Diet usually plays a huge role in making a person acidic**, and therefore oxygen depleted; especially the **synthesized food products** that are ironically marketed as healthy alternatives to natural fats and oils. Emphasis added.

For further study, enter "pH cancer connection" into your search engine. I believe that the evidence is clear; the connection between sugar, acidity, and cancer is very real.

I had a colleague of mine that underwent a prostatectomy due to prostate cancer. Subsequently, he also suffered from incontinence for well over a year. He later told me that that he drank a lot of pop. Does this prove that his pop consumption caused his prostate cancer? No, it doesn't; however, it certainly didn't help.

### Is That All?

No, sugar is far more damaging than just aiding and abetting cancer, strokes, and heart illness. Nancy Appleton in her book, *Suicide by Sugar*, lists 141 reasons why sugar ruins your health. For the full list, go to <http://nancyappleton.com/141-reasons-sugar-ruins-your-health/>. I will list just a few.

1. Sugar can suppress your immune system.
2. Increase in dental decay and periodontal illness.
3. Sugar can produce a significant rise in triglycerides.
4. Sugar reduces the body's ability to defend against bacterial infection.
5. Sugar causes a decline in tissue elasticity and function – the more sugar you eat, the more elasticity and function you lose.
6. Sugar may make eyes more vulnerable to age-related macular degeneration.
7. Sugar can cause premature aging.
8. Sugar can cause arthritis.
9. Sugar can cause varicose veins.
10. Sugar can cause cataracts.
11. Sugar can cause emphysema.
12. Sugar can increase uric acid in blood: think gout.
13. Sugar can cause depression.
14. Sugar can contribute to Alzheimer's disease.
15. Sugar is a risk factor for lung cancer.
16. Sugar can lead to the formation of kidney stones.
17. Sugar increases the concentration of bile acids in stool and bacterial enzymes in the colon, which can modify bile to produce cancer-causing compounds and colon cancer.
18. Sugar increases estradiol (the most potent form of naturally occurring estrogen) in men.
19. Sugar can decrease testosterone production.
20. Sugar increases the risk of breast and prostate cancer.

If you are dealing with any of the above maladies and consuming much sugar to any degree, you just might think about doing what William Dufty did.

## **Sugar Blues by William Dufty**

My new book review and digest is *Sugar Blues*. Due to space limitations, I'm only doing a brief summary of Chapter

OVER 1.6 MILLION COPIES IN PRINT!

THE CLASSIC #1  
HEALTH BESTSELLER THAT EXPLODED  
THE SUGAR MYTH—AND INSPIRED  
A HEALTH REVOLUTION!

**SUGAR  
BLUES**  
William Dufty

"IF YOU ARE AT ALL INTERESTED  
IN YOUR HEALTH, READ THIS BOOK!"  
—SAN FRANCISCO REVIEW OF BOOKS

One. I plan to have a fuller digest posted soon on my client website. I will continue to post chapter by chapter digests of the entire book. I'll notify you via my e-letters when I have updates.

### Sugar Blues

*Multiple physical and mental miseries caused by human consumption of refined sucrose—commonly called sugar.*

### **Chapter 1: It Is Necessary to be**

**Personal.** Dufty grew up in a small Mid-western town during Prohibition. When

Dufty was eight, a visitor introduced to him the idea of floating a scoop of ice cream in a glass of Canada Dry ginger ale. That was the spark that started his sugar addiction. His access to grape soda pop kicked his addiction into high gear. He writes, "*When my summer grape pop habit got out of control, I had to lie, cheat, and steal to support it.*"

He discovered malted milks in high school. Rather than smoking, he got a better high off of a banana split. He writes that the tobacco companies hired pretty girls to hook others on cigarettes. Dufty smoked a few of the free ones, but he preferred a sweet treat. He recounts summer hitch-hiking and living off Pepsi-Cola sold in a nickel bottle.

Dufty was drafted in 1942 and described his dislike of Army chow. He writes, "*I haunted the Post Exchange. It was a two-year orgy of malted milks, sugared coffee, pastry, candy, chocolate, and Coca-Cola.*" He recounts that he was scared to death when he developed bleeding hemorrhoids. Then he was hospitalized with pneumonia.

He finally became well enough and was shipped off to Algeria. He remembered living off the land with a diet of "*horsemeat, rabbit, squirrel, dark French peasant bread and whatever could be scrounged.*" He recalled never being sick or having a snuffle during those eighteen months.

He returned stateside after the war and reminisces... "*Was I bright enough to understand the controlled experiment in nutrition I'd been unwittingly involved in? I might have saved myself years of total waste, but I was a total idiot, without half the brain or instinct for survival... On my return to the States I went on a glorious bender; Pie à la mode, cake and whipped cream, malted milks by the dozen, chocolate and Pepsi. Sugar...sugar...sugar.*"

He was flat on his back and had one malady after another. His hemorrhoids returned, and he experienced infectious mononucleosis, atypical malaria, hepatitis, shingles, exotic skin conditions, ear infections, and eye diseases. He says that

he ran out of money and "*discovered the wonders of socialized medicine at the VA...*"

Dufty continues, "*For over fifteen years I subjected myself to an endless whirligig of doctors, hospitals, diagnosis, treatment, tests, and more tests, drugs and more drugs. During all that rigamarole, I cannot recall a single doctor (out of the dozens that treated me) who ever displayed the slightest curiosity about what I ate or drank.*" My emphasis.

"*One night in one sitting I read a little book that said if you're sick it's your own damn fault. Pain is the final warning. You know better than anyone else how you've abusing your body, so stop it. Sugar is poison, it said, more lethal than opium and more dangerous than atomic fallout.*"

He recalled a warning that a woman gave to him about sugar cubes as a child. "*Everyone has to find out for themselves—the hard way.*"

His epiphany hit like a lightning bolt. Dufty continues his account. "*I threw all the sugar out of my kitchen. Then I threw out everything that had sugar in it, cereals and canned fruit, soups and bread. Since I had never really read any labels carefully, I was shocked to find the shelves were soon empty; so was the refrigerator. I began eating nothing but whole grains and vegetables.*"

The worst was yet to come. "*In about forty-eight hours I was in total agony, overcome with nausea, with a crashing migraine.*"

Dufty compares refined sugar to heroin, a refined chemical that is addictive. "*I was kicking all kinds of chemicals cold turkey—sugar, aspirin, cocaine, caffeine, chlorine, fluorine, sodium, monosodium glutamate etc.*"

Things started to improve. "*The next few days brought a succession of wonders. My rear stopped bleeding, and so did my gums. My skin began to clear up and had a totally different texture when I washed. I discovered bones in my hands and feet that had been buried under bloat. I bounced out of bed at strange hours in the early morning, raring to go. ...My shirts and shoes were too big...I discovered my jaw while shaving...I dropped from 205 pounds to a neat 135 in five months and ended up with a new body, a new head, a new life.*" He continues. "*I burned my Blue Cross card.*" He wrote the woman that warned him about the sugar cubes, "*Wow, were you ever right. I didn't get your message then, but I've got it now.*"

"*Since then [the 1960's] I have been sugar free. I haven't seen a doctor, a pill, or a shot in all that time. I haven't even touched so much as an aspirin.*" To be continued...

**Warning: Please consult with your doctor before making any changes with your prescriptions!**

### **Purge the SORF**

What can you do for an encore? Dufty's story is the sad tale of people that are suffering from various maladies. If you are overweight, have any chronic disease, taking the trifecta of cholesterol, blood pressure, and type-II diabetes pills, taking anti-depressives or pain pills, have annoying inflammation or arthritis, or have any other unexplainable malady, you might want to do a Dufty-sugar-purge, if that is your situation.

A year ago you read my interview with Larry. He had an epiphany that Splenda was the cause of his lethargy and did a Splenda purge.

You can go one step further...do a SORF purge. If a food item has any of the trifecta of SORF in it, it goes and you

abstain from eating it. Doing this one, not necessarily easy, thing, may do wonders for you, especially if your situation is similar to that of Dufty's.

### **Insanity**

I met with an overweight woman in Lewiston, Idaho. She was diabetic and taking insulin and metformin. She had an open package of cookies on her table and boxes of crackers of other SORF items neatly stacked on her kitchen counter. Folks, this is mad insanity. It's like having a grease fire in your kitchen. With your right hand you are using a dinky fire extinguisher to put it out while your left hand is fueling the fire. Unfortunately, this doesn't happen just in Lewiston!

### **My Motivation**

When I taught school, I wasn't content to see any student do poorly. My job was to teach and not to just shove them up the assembly line. I have a similar desire at Northwest Senior Insurance. I don't just want to sign up someone for a Medicare plan and then be gone. Rather, I want to address other important facets of living in the later years. That's why my credo, *Live Long and Strong*.

I want to enable others to live as healthily and strong as possible. That's why I'm willing to take the time to write these newsletters and to step up what I'm doing on my client website. And that's why as a former sugar addict myself, I'm speaking to those with a sugar addiction.

### **Some Parting Thoughts**

There's much more that I don't have the space to address in this newsletter. Fats are a critical part of our diet, but it needs to be the right *kinds* of fats. I will further address this in the future.

When starting our family, my wife and I decided not to have a television in our home. We didn't want our kids to be brainwashed by the advertising. When I travel, I used to watch TV in the motels, but I became tired of the advertising. I also got fed-up with the news networks tantalizing me with some provocative news flash just before their spate of ads. "Coming up" they say. Yeah, it's coming up about three ad cycles later. And then the silly thing is only a 10 second blip.

That triggered an epiphany for me. It dawned on me that the whole television thing actually creates unnecessary stress and anxiety in people's lives. I really picked up on this from the anxiety that I sensed in people's voices during the fall Annual Election Period. I lost count of the number of times I heard the following: "I saw on TV..."

TV programming is designed to keep you hooked on watching more TV, so you will view more ads. This allows the TV networks to make more money from selling their ad time. They don't care about your health; they care about your viewership and want you addicted to their programming.

The advertising then attempts to address a solution to the problem they helped create in the first place. "Ask your doctor about our miracle drug today..." or "Eat this or drink that, and you'll have more gusto..."

Here's the worst of it. The "food" advertisers want you addicted to their junk foods and destructive pop, as those are high profit items. So the last thing a recovering addict needs, is to be bombarded with powerful messages to get re-addicted. So, if you want to exit this endless hamster wheel of doom, you might consider the "off" button.

## **Quilts of Valor Foundation by Corrine Reedy**

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I love to make quilts. If I have any free time, you can find me in my sewing room, working away at my latest project. What better excuse could I find to continue my passion than making quilts for military folks who have been touched by war?

My husband asked me to make a Quilt of Valor [QOV] for one of his clients, Dan of Lewistown, MT. He is a Marine who served our country in the Vietnam War. I felt honored to have the privilege to make him a QOV to thank him for his service and sacrifice to protect our freedoms.

I will continue to volunteer my time, my sewing skills and my resources to honor my daughter and son-in-law, both



active-duty Marines, for their service, and to honor all the men and women of America who have served to protect the freedoms of our nation.

The mission of the Quilts of Valor Foundation is to cover all combat service members and veterans touched by war with comforting and healing Quilts of Valor.

## **2014 Social Security Changes**

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As of February 2014 Social Security offices will no longer offer printouts and benefit verification information in their offices. If you need a benefit verification letter you can obtain one immediately by registering for a **My Social Security account** or through the mail by calling (800) 772-1213.

## **Are Your Older Medicare Supplement rates going up?**

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Did you start your Medicare supplement plan in 2009 or earlier? The rates on some of these older plans have been going way up. One plan just took a 20% increase. Remember, you can switch to another plan any month of the year, but you do have to medically qualify.

I'll be contacting you as soon as possible about this situation, but I can't call everyone at once. If you have had a recent increase, please contact me, and let's shop!

## **The 2014 AEP runs from Oct. 15-Dec. 7**

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A few people called me after the close of the 2013 AEP. Fortunately, most of them were still able to make changes by calling Medicare at 1-800-633-4227. It seems that one Part D company failed to send the Annual Notice of Change in October. One person told me that she received her coupon book in late December and was shocked by how much her premium was up. Fortunately, she was able to switch.

## **??? About Anything Medicare Related???**

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Save grief and frustration! If you have any questions about anything Medicare related, please call me first. Some people have spent an hour or more on the phone with a customer service rep. In many cases I could have those issue resolved in a few minutes. □