

# Retirement Prepping: How Illness Can Ruin Your Plans

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Pretty much everyone looks forward to retirement.

Finally getting away from the daily grind; being able to do what you want to; and not having a boss who is breathing down your back all the time are only a few of the attractions of finally getting to retire.

Some people have big plans for their retirement; while others are merely looking to [settle down and watch the grass grow](#).

Regardless of your retirement plans, it can be an exciting time of your life. For many, this is the chance to do things they couldn't do when their kids were growing up. For others, their jobs got in the way. But regardless of what your ultimate plans are, you want to be able to make the most of those years, not to spend them worrying about money.

But sadly, reality is often much different than our dreams. As we age, our bodies suffer. Some of this is self-induced, by not taking care of ourselves when we are younger; but the vast majority happens to us for no rhyme or reason, just because we are getting older.

Way too many people have their retirement plans destroyed by illnesses of one sort or another.

It's bad enough having to put up with that illness, but what makes it worse, is having your life's savings destroyed by the medical industry mugging you every time you need something. Today's medical costs are outrageous, structured for insurance and Medicare to cover; so they can move you to the poorhouse, if you're not ready for them.

Here are some ways that you can save on your own medical costs, reducing the "sticker shock" of going to the doctor or hospital.

## Get in Shape

Many of the medical conditions that people suffer from in their latter years are self-inflicted. Specifically, they're inflicted on us by our diets.

High blood pressure, high cholesterol and high blood sugar are directly related to poor diet and exercise. Our ancestors didn't suffer from these problems as much as we do, mostly because they were more active. Their work required them to move around physically, rather than sitting in front of a computer all day.

I'm currently on a diet, in which I have lost 50 pounds. I still have another 50 to go, so that I can reach my target weight. If I actually reach it, I will be down to the same weight that I had at 40. That will put less strain on my legs, less strain on my back and less strain on my heart. I'm also hoping it will help to bring down my cholesterol and blood sugar, eliminating those problem areas.

Of course, the other part of this is exercise. A good exercise regime doesn't mean that you have to become a body builder. Rather, it means that you have something you do, which raises your heart

rate and helps you burn off calories. At the same time, it will help you to improve your muscle tone, which will help reduce stress on joints and ligaments.

## Go Natural

I have to confess that I've never been a big believer in eating healthy. That is, until my doctor told me that I had high blood pressure, high blood sugar and high cholesterol. That changed my thinking a bit. My choices were to change my diet or end up in a lot of problems. I chose to change my diet.

Sadly, few people follow in that example. They are unwilling to give up something they like, just to have good health. When they do that though, they're saying that they'll accept the bad health.

I didn't want that. I have things I want to do with the rest of my life, and I can't do them if I'm stuck in a wheelchair or can't walk around without a walker to help me.

[Boil this plant to get the most powerful painkiller! It literally grows everywhere!](#)

When I say "go natural," I'm not really talking about becoming a health food nut. What I'm talking about is cutting down on processed foods and eating the things that don't have [as many chemicals in them](#).

In other words, when you go into the grocery store, do your shopping around the fringe, not in the aisles.

## Natural Means Medicine Too

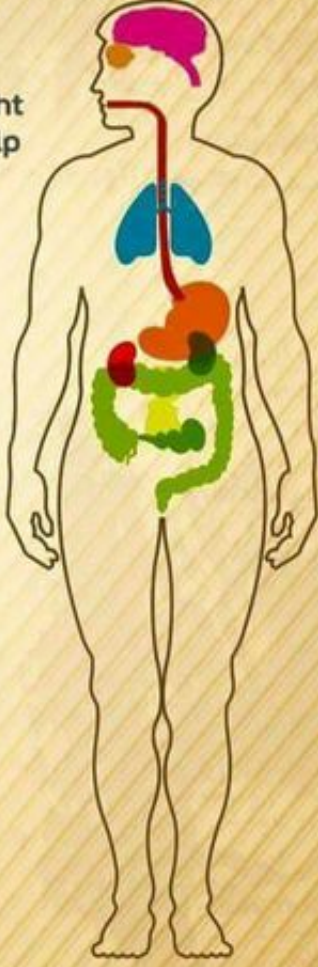
But there's another side of this too; that's medicine. Most new medicines are horribly expensive, especially medicines for treating cancer. The American pharmaceutical industry is dumping billions into research and passing those bills on to their customers. So if you have anything seriously wrong with you, the cost of the medications is enormous.

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- **GARLIC**
- **GINGER**
- **HORSERADISH ROOT**
- **ONION**
- **HABANERO PEPPERS**
- **OREGANO OIL**
- **TURMERIC**
- **ECHINACEA (HERB)**
- **RAW HONEY**
- **COLLOIDAL SILVER**



We need

to keep in mind that the goal of the pharmaceutical industry isn't to cure people of what ails them, but to get their money. So they'd rather develop drugs that keep you alive, controlling whatever medical condition you have, than make you well, eliminating the problem.

On the other hand, there's natural medicine, sometimes referred to as herbal medicine. Now, I know there are a lot of quacks in the herbal medicine realm, but there is also a lot of truth.

I have had friends who have been cured of cancer with [herbal treatments](#). If the right sorts of foods and herbs can cure cancer, which medical science still doesn't have a cure for, then I'm willing to try it.

Besides, all of the medicines that pharmaceutical laboratories produce originally come from nature. The scientists working for those companies look for chemicals in nature, which can treat various

illnesses.

Then they develop a way of producing something that's just about the same, which will provide them with the same results, but created artificially. They do this, because you can't patent something that you get from nature. So to protect their discovery, it has to be artificial.

Of course, many of those artificial solutions have other problems associated with them as well. We call them "side-effects," some of which can be quite serious. Using natural solutions usually eliminates those, providing a much better solution.

## Don't Accept Everything the Doctors Say

Most of us accept whatever the doctor says, almost without question. In doing so, we become lab rats for whatever sorts of experiments they want to conduct on us. Not only that, but we pay them to use us like lab rats. Doesn't sound like a very good deal to me.

A moment ago I mentioned friends who have been cured of cancer. I've also had friends and family members who have died from it. While I don't want to start any conspiracy theories here, every one of those who died of cancer followed the advice of their doctor, rather than trying a more natural means of dealing with their illness.

I don't know about you, but on general principles I don't like the idea of feeding someone poisons, just to kill cancer. But that's exactly what chemotherapy is. The idea is that the poisons will kill the cancer faster than it will kill them.

Then there's radiation therapy. Once again, the idea is to kill cells. By targeting the cancer with the radiation, they try to limit the number of other cells that are killed. But gamma rays kill every cell they pass through; so once again, it's an attempt to kill the cancer, faster than killing the patient.

My father-in-law ended up dying of lung cancer. But they didn't discover it until it was stage four. By then, it was too late for the doctors to do much of anything. From the time they discovered the cancer, till the time he died, was about six months.

My sister-in-law struggled with that. She lived close to them and was the one who tried to take care of them. So in her mind, she had failed her father, not forcing him to go to the doctor and get checked for cancer. But in reality what she did was to give him two years of peace, in which he was able to enjoy his life, rather than put up with the pain and rigors of chemotherapy and radiation therapy.

Make your own decisions; don't let the doctor make them for you.

This may sound cruel, but if you're going to die anyway, why make your last year or two be years of suffering? Isn't it better to be able to enjoy them?

## Give Your Assets Away

You've paid for Medicare all your life, right? So it's reasonable to expect that Medicare will pay for your expenses once you retire. That's true... at least to a point.

The problem is, Medicare, like other "entitlement programs" is deeply interested in your bank

balance. If you have too much, you either have to pay your medical bills yourself or pay back the government for paying for your medical bills.

What this means is that anyone who has done what financial planners say and has their million dollars in the bank to retire on, suddenly finds themselves saddled with their own medical costs, at a time in their life when those costs are the highest they have ever been.

I've seen a number of people whose medical bills ate up their entire life's savings, even the value of their home. After pinching and scraping to make it through life and maybe leave a little to their kids, the doctors and the hospitals get it all.

There's a simple solution to this problem though, assuming you trust your kids. That is, give them everything now, before you run up those high medical bills. Sign the house over to them, empty your savings account and sell your stocks. Then, live off of Social Security and whatever "gifts" your children give you out of that money.

In other words, have them give you a regular stipend so you can pay your bills, but keep your bank account empty.

## Medical Tourism

One of the best things you can do to reduce medical costs is go somewhere else. That sounds overly simplistic, but it works. There are many cases where you can get your medical needs met for a whole lot less than what you'd have to pay here in the USA.

Granted this won't work for emergency medical treatments. Those don't give you the opportunity to make travel arrangements to go overseas somewhere. But for things that can be scheduled, like getting a root canal and crown on a tooth, you can save enough money [going to some places overseas](#), to cover the cost of the trip.

I live just a few miles from Mexico and go there for pretty much all my medical needs. We even have a private hospital we go to, for times when we need more than just a trip to the doctor's office. There are actually a lot of doctors, dentists and pharmacies in the border towns, which are there to cater to the medical needs of Americans.

The average root canal costs \$700 for a front tooth and \$900 for a molar in the United States. Crowns cost anywhere from \$875 to as much as \$3,000 per tooth. In comparison, both crowns and root canals cost \$200 each in the Mexican border towns near me; and they're just as good as American ones.

Medicines are much cheaper too. I know a fair number of retired people who come down here once a year, just to buy their medicines. While it's much harder to give a price comparison for medicines, what I've seen ranges from 25% of the American price, all the way down to 10%.

The problem is with newer medicines, which may not be available in Mexico. But any standard medication is much cheaper.

You can also order medications online from Canadian pharmaceutical houses. While the prices aren't as low as they are in Mexico, they are still considerably lower than they are here in the USA.



So, whether you travel to another country or simply use the internet to find what you need, you can save a small fortune in medical costs, simply by looking outside of our borders.



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is The Most Powerful Painkiller  
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