

Live the life you want...for as long as you want...and just...

# SAY **NO** TO NURSING HOMES

HERE'S HOW TO MAKE SURE IT **NEVER HAPPENS TO YOU.**



The #1 reason seniors have dangerous falls. It's not what you think.

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Better than assisted living!  
Surprising new choices...Page 4

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The fun, sexy way to keep your mind sharp Page 16

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How to crash-proof your retirement portfolio. Page 8

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Don't let your hospital kill you!  
Must-know info...Page 24

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And much more!

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to claim your  
12 free gifts!

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The information published in this magazine is not intended as a substitute for personal medical advice. Before making any decision regarding your health, please consult a physician or other qualified health care practitioner.



# Better than assisted living!

Live in your own house, with all the services and care you need. Without having to hire caregivers.

Susan McWhinney-Morse loved her home on a narrow cobblestone street on Beacon Hill in Boston. She didn't want to move into one of her children's spare rooms. She didn't want to go into an assisted-living facility, either. She wanted to stay right where she was, in the beloved home she had lived in for 50 years!

And she wasn't the only one... many of her friends and neighbors were being pressured to give up their homes and move into assisted-living facilities, too.

"Why... just because we turn this mythical age of 65... are we supposed to check our brains someplace else and become passive

about our lives?" she said. "That still makes me angry when I think about it," Susan said.

So instead, Susan decided to take matters into her own hands. She banded together with other seniors in her neighborhood, and together they created Beacon Hill Village.

Beacon Hill Village is a new network of seniors dedicated to helping each other out. Members cook and do errands for one another. They take care of each other when someone is sick. They have access to regular services such as shopping, drivers, exercise classes and lectures. They share doctors, homecare providers, and handymen. They even schedule social events like museum visits to stay connected. All this for an annual

fee ranging from \$580 for individuals to \$850 for households.

It's the biggest revolution in senior living in 30 years.

The concept started in Denmark and has now spread to the United States. It ranges from people sharing a big home to "pocket neighborhoods" where seniors choose to live close together.

*Bottom line:* You can stay in your own home longer, not be a burden to your children and you don't have to move into a nursing home! And it's a whole lot cheaper than assisted-living facilities that can cost upwards of \$3,000 a month.

Get all the details on how to form your own senior living community, or how to find one near you, in your free-preview copy of **Bottom Line's Say No to Nursing Homes**.



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# A room with an ocean view, plus meals and entertainment...for less than the price of a nursing home?!



**P**eter S.\* is living the retirement dream...

He spends mornings in his oceanview apartment, running his online investment business. In the afternoons and evenings, he exercises, enjoys great meals, and watches Broadway-style shows.

The food is great. The service topnotch. There's even a well-staffed medical clinic with a doctor, nurses, x-ray machines and routine medical care.

So where does Peter live? A luxury beachside senior living community? Not exactly. He spends nearly 52 weeks a year—on the high seas!

Peter is one of a growing number of seniors who've discovered they can enjoy an amazing lifestyle onboard a cruise ship. It costs him roughly \$70,000 a year—practically the same amount as a senior-living or assisted-living facility.

And Peter isn't the only one catching the waves. There are plenty of older Americans getting pampered with comfortable rooms, meals, social events and educational programs, while exploring exotic ports of call around the world. Many are even booking larger cabins so they can invite friends and family to come along. While someone else does the cooking and cleaning!

So before you settle for bland meals in some drab, overpriced retirement home, send for your

free-preview copy of *Bottom Line's Say No to Nursing Homes*, where you'll also discover...

- **How to retire comfortably on \$25,000 a year.** With affordable health care, great meals, entertainment, your own home and more! It's not a pipe dream. Page 487
- **At what age does renting make more sense than owning?** This tip alone could save you tens of thousands of dollars in retirement. Page 479
- **New, low-cost ways to make your home safer to live in as you get older.** Best type of lights and light switches to use. How to widen doors without using a carpenter. Reach high shelves without a struggle. Page 94
- **The best way to unlock some of the equity in your home.** Downsize? Reverse mortgage? Home-equity line of credit? Simple rules of thumb help you decide.... Page 479
- **And much more!**



\*Names changed to protect privacy

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# How to crash-proof your retirement portfolio

## Why the traditional “60/40” investing advice could cost you a fortune!



If you ask most financial advisors how to protect your nest egg, they will tell you to follow the 60/40 rule. This rule says you should split your funds between 60% in stocks and 40% in bonds.

But this advice would not have protected your retirement from the 2008 market crash. In fact, many retirees who follow this advice lost a big chunk of their life savings. And many of them had to postpone their retirements as a result.

That’s because a new study shows the 60%/40% split is dead wrong!

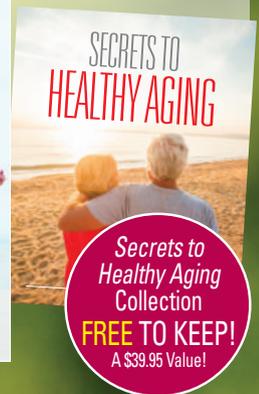
According to Michael Kitces, CFP, partner and director of planning research at Pinnacle Advisory Group in Columbia, MD, instead of putting the majority of your money in stocks, you should gradually increase your stock holdings the longer you are retired. It’s an approach he calls “sequencing.”

Kitces extensively tested this approach using computer simulations. He discovered that sequencing not only works better than the

traditional 60%/40% stock-bond mix that most advisors recommend. It even works when you withdraw money from your retirement funds at an aggressive 5% per year. And, it even works when the average annual market returns are lower than in previous years.

**Why it works:** If there’s a big stock market crash or bear market around the time you retire, owning fewer stocks means you take less of an immediate hit. In the ensuing years, as you gradually raise your stock allocation, you are loading up on stocks when they are cheap. And you’ll be on track to make your money last until you’re 95 or beyond.

Discover how sequencing can work for you. And how to adjust your stock/bond allocations each year to make your life savings last forever. Just see page 469 of your free-preview copy of *Bottom Line’s Say No to Nursing Homes*. Where you’ll also learn about...



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# Never run out of money in retirement

## This is like having longevity insurance

**M**ore Americans are living past age 90 than ever before. So if you're like most retirees, you may be worried about outliving your money.

But now there's a great new solution that can help once you reach the magic age of 85. That's the age when many retirees are running out of money.

What's more, thanks to a new twist in the rules, you can easily use your retirement account to pay for it. It's called a Qualified Longevity Annuity Contract, or QLAC for short. And unlike ordinary

annuities, QLACs are easy to understand and have no annual fees.

For many people, a QLAC is the best way to guarantee you won't run out of money if you live past 85. It's like longevity insurance! And it has big advantages.

Example: A 65-year-old man/woman buys a \$125,000 QLAC today. He can expect to receive about \$60,000 in income each year starting at age 85, for as long as he lives. Compare that to the old standby bonds. You'd have to invest \$304,000 in 20-year AAA-rated corporate bonds at age 65 to get the same payout at 85. That's a \$179,000 difference!

Is a QLAC right for you? Find out with the handy checklist on page 473 of your free-preview copy of *Say No to Nursing Homes*. Where you'll also discover...

- **How to convert your IRA to a Roth IRA without triggering a big tax bill.** Clever way to escape the tax man. Page 446
- **The #1 mistake seniors make when managing their retirement funds.** And it makes you more



likely to run out of money! Page 445

- **Sell \$50,000 worth of stock... pay tax on only \$10,000!** IRS has no choice but to agree, when you do this... Page 493
- **FREE money and tax breaks for caregiving.** Little-known government programs that make caregiving much easier to afford. See page 87 of your free Special Reports.
- **How to get \$6,650 from a Health Savings Account (HSA)—even if you can't afford to put in a single dime.** Ingenious way to get more money for medical expenses. Page 503
- **And much more!**

## FREE money from past employers?

The average retiree is owed \$6,550.00 in "missing" pension money. Here's how to claim yours!

Would you believe millions of dollars are sitting in pension plans across the U.S. just waiting to be claimed?

It's true. And your pension money may be there, just waiting for you to claim it. In fact, the average unclaimed pension, according to one government source, is worth \$6,550.00! Hardly chump change!

So how do you go about claiming your missing pension? Well, you could call the human resources department at every company you've ever worked for. Then ask to speak with the pension plan administrator. Then ask whether you have a pension, how much it's worth, and how to claim it.

OR...you could make a 5-minute phone call to the little-known government hotline listed on page 476 in your free-preview copy of *Say No to Nursing Homes*. And discover how to get every last dime you're owed!



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# Stop cyber thieves in their tracks with secrets from a security professional

**A** friend of mine was surfing the Internet the other day when a message popped up on his screen. “Warning: Your computer may be infected with viruses! Click here for a free virus scan!”

In a panic, he clicked on it. Yup, you guessed—it was a notorious “phishing” scam—designed to infect his computer with a malicious code.

There are so many ways that

high-tech thieves can steal your information. You’ve got to be on guard, says noted security expert James Christiansen, former senior vice president of information security at Visa International. He’s spent decades fighting cyber thieves. Here are 4 simple steps he recommends:

**1. Never, ever, click on a pop-up or click on a link in an email from your bank or any other “official”**

**looking source.** Clicking on pop-ups or downloading free programs can load spyware on to your computer and give criminals access to your information.

**2. Be wary of short emails with links.** If you receive an e-mail message that seems to be from a friend featuring an Internet link or picture and a simple message such as “you have to see this,” it might be from a scammer. Phone your friend to confirm he or she sent the email.

**3. Never share confidential information in an email** (i.e., Social Security number, driver’s license, bank account, credit card number, date of birth, mother’s maiden

name). Always convey sensitive information over the phone.

**4. Create near-unbreakable passwords.** Most people use their pet’s name or child’s name. But the most secure passwords are multi-word phrases. These should include numbers and symbols, like “my2dogsareyellow” or “likeham\$alad.” These are much harder for criminals to hack.

And don’t stop there. For more ways to stay safe, see page 152 of your free-preview copy of *Say No to Nursing Homes*.



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# Why you should NEVER call back a missed call on your phone

**H**as this ever happened to you? Your phone rings once, then stops. You wonder, “who was that?” and instinctively check the last number received and call the number back.

Don't. You see, crooks use computers to call thousands of numbers per hour. The computer rings only once, then hangs up before you can answer. But your phone will notify you that you missed a call.

The number may look legit, but it's really an international number. If you call back, you will be charged several dollars to connect to the call and several more for each minute you're on the line, listening to a recorded message, or waiting for someone to respond. Nasty, right?

**Self-defense:** Never call back a number you don't recognize. If unsure, Google the number to make sure it's a legitimate U.S. number. Watch your phone bill like a hawk and ask your phone company to reverse any scam-related charges you find.

This is just one of dozens of scams that criminals use to target seniors. Turn to page 146 of your free-preview copy of *Bottom Line's Say No to Nursing Homes* to learn how to turn the tables on them! For

instance, you'll discover...

- **How to tell if an online pharmacy is a fraud.** Even their website could be fake... so instead look for...on page 161.

- **The 5 nastiest (and most common) Social Security scams.**

Here's how to make sure the scammers never get their hands on your money. Page 158

- **Telltale signs a prepaid funeral offer is a fraud.** Plus, how to decide if a prepaid funeral is even worth the effort for you. Page 152

- **How to stop criminals from stealing your child's or grandchild's identity.** That's right. They target children. How to fight back. Page 157

- **And much more!**

You'll get all the details in your free-preview copy of *Say No to Nursing Homes*. See page 63 for your copy now!



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# How to practically guarantee you'll never get Alzheimer's

## So easy, you can do it in your sleep!

What if you could cut your risk of Alzheimer's in half... while barely changing what you do now?

Believe it or not, according to Dr. Richard Isaacson, it's possible. He's the head of the renowned Alzheimer's Prevention Clinic at Weill Cornell Medicine in New York.

He discovered that simply going 12 hours or more without eating a meal can lower your risk of Alzheimer's by half.

His research shows going 12 hours without eating reduces the beta-amyloid plaques found in the brains of people with Alzheimer's. It also lowers insulin levels, body fat,

inflammation and blood pressure. So people who try this often lose weight, too. That's important, because being overweight triples your risk of Alzheimer's.

And the best part is you only have to do it a few times a week. The easiest way? Do it while you're sleeping!

A few days a week, eat an early dinner. Say, around 6:00 p.m. Then don't eat again until breakfast the next morning, around 8:00 a.m. Presto! You've just done something called "intermittent fasting" and it delivers the results.

For more ways to supercharge your mind and memory, ask for your free-preview copy of *Say No to Nursing Homes*. Where you'll discover...

- **How to create a "brain reserve" that offsets age-related memory decline.** Memory-boosting secret from the *Journal of the American Medical Association*. Page 5
- **Improve your memory—by brushing your teeth?** A new study reveals a surprising trick that boosts mental sharpness. Nothing to do with switching hands. Page 13
- **An Alzheimer's-fighting spice?!** Before you scoff, discover why people in India who eat loads of it are 70% less likely to get Alzheimer's than we are. Page 339
- **How a Harvard brain scientist keeps her own brain sharp as a tack.** Her secret: triggering a brain chemical that grows more nerve connections. Here's how she does it...
- **The common vitamin deficiency that can land you in a nursing home.** Before you accept a diagnosis of Alzheimer's or dementia, ask this crucial question. Page 304
- **And much more!**

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# The fun and sexy way to keep your mind sharp

Twice as  
effective  
as doing  
crossword  
puzzles!

**Y**ou've heard the popular advice about keeping your memory sharp, right? Do crossword puzzles. Change your routine. Exercise. Learn a new language.

But what if I told you there's a much easier way to improve your mind as you age? One that doesn't involve hard work. One that's fun to do—even sexy!

Go dancing. That's right. Dancing.

Researchers at the *Albert Einstein College of Medicine* studied adults aged 75 and older for more than 21 years. They looked at 11 different activities—including doing crossword puzzles, reading, and cycling.

The result? Dancing can reduce your risk of dementia and memory loss by a whopping 76%! That's twice as much as doing crossword puzzles!

You see, dancing forces your brain to make new nerve connections. Especially in the planning and memory centers. That can stimulate your mind and keep it sharp well into your 90s. Before-and-after brain scans prove it.

And don't worry...you don't have to take dance lessons or be a natural dancer like Fred Astaire to get the benefits, either. You just have to follow the simple instructions on page 335 of your free-preview copy of *Say No to Nursing Homes*. See you on the dance floor!



## The early warning sign of dementia that shows up on your hands

Nothing to do with wrinkles, age spots or veins...

“**H**ow is anyone supposed to open this?!” Do you find yourself muttering this phrase while clutching the pickle jar and desperately try to twist the lid off?

You could chalk it up to aging muscles, and buy one of those contraptions that helps you open jars. But that could be a big mistake. Why?

Because your hands are an early warning sign of your overall health.

And longevity.

That’s what British researchers found when they looked at more than 53,000 seniors in 14 separate studies. They ranked people by the strength of their grips. And what they found was disturbing.

People who had the most trouble gripping things were 67%...yes 67% more likely to suffer a major illness or die an early death!

People who have trouble gripping also have higher rates of osteoporosis, arthritis, heart failure,



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Parkinson’s disease, and even cancer. In fact, researchers say your grip strength may be a better predictor of your chance of dying than measuring your blood pressure!

But the good news is...simply strengthening your grip can actually lower your risk of dying. To get stronger quickly, just ask for your free Special Report, *Longevity Secrets of The Super Agers*. See page 63 to get your copy!

## The stroke warning secret...in your socks

Also reveals if you’ve had a silent mini stroke

Want to know if you’re at risk for a deadly stroke? Worried you might have already had one of those invisible “mini strokes” that can lead to sudden death?

Well, new research shows there’s an incredibly easy and highly accurate way to tell. All you need is a pair of socks!

When you get up tomorrow, try to put your socks on while standing up. Try to balance on one leg while you put a sock on the other foot. If you have trouble standing on one leg, or start hopping about the room like a rabbit, you could be in trouble.

In a recent study of 1,400 men and women, nearly one-third of those who had trouble balancing on one leg for 20 seconds had an increased risk of a stroke. What’s more, MRI brain scans reveal that many of them had two or more “microbleeds.” These are the tiny strokes that often precede a major stroke. And all this was among healthy people who had no other noticeable symptoms of a stroke.

So if you have trouble balancing, give your doctor a call. Then see page 407 of your free-preview copy of *Say No to Nursing Homes* to learn more.

# The germiest thing in your house

(And no, it's NOT your kitchen or bathroom!)

**Y**ou'd never lick your toilet seat, right? Yuck!

But that's practically what you're doing every time you use your cell phone!

That's what germ expert Charles Gerba, PhD., from the University of Arizona discovered. He found that people almost never clean or disinfect their cell phones and digital tablets. But these devices are teeming with germs. In fact, your cell phone may have 10 times more illness-causing germs than your toilet seat!

One man in Africa even contracted the Ebola virus, after using a cell phone from a hospital ward. Imagine borrowing someone's phone and ending up with a deadly disease!

What makes cell phones festering cesspits of bacteria? Well first, you put your cell phone close to your mouth, so you breathe in the germs all day. Second, when you hand your phone to someone else, they breathe in your germs, too. It's like a portable petri dish!

There are 6 more germ hot spots you'd never suspect that could

make you sick or even kill you. To find out what they are, and how to safely disinfect them, ask for your free Special Report, *Don't Let Your Home Kill You!* You'll also discover in *Say No to Nursing Homes...*

- **Popular foods that cancel out your arthritis medicines and supplements.** If you want to get rid of joint pain, you better stay away from these. Page 35
- **Prescription drug errors even your pharmacist doesn't catch.**

Before you take any medication, be sure to check page 188.

- **Why no one over 50 should take an NSAID drug for pain.** Hidden danger...and a much safer non-drug alternative. Page 201
- **Foods that block calcium from getting into your bones.** What to avoid... Page 120
- **The shocking link between taking a baby aspirin for your heart...and macular degeneration.** How to protect your eyes if you still need to take aspirin. Page 231
- **And much more!**



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# How anesthesia can cause permanent memory loss—even years after surgery

## How to protect yourself

If you've ever had surgery that required general anesthesia, you know just how disorienting it can be. The anesthesia can leave you feeling groggy and confused afterward.

It can be even worse if you're over 65. General anesthesia can wreak havoc on your concentration, memory, and mental sharpness. In fact, about 40% of patients become confused and have trouble functioning for up to six months after surgery.

But that's not all, as French researchers discovered. They followed over 7,000 seniors for roughly 10 years. They compared seniors who had general anesthesia to those who hadn't. Those who had general anesthesia were 35% more likely to develop dementia. And the risk remained high, even years after the surgery.

The problem is that anesthesia drugs can trigger inflammation in your nervous system. And boost the formation of beta-amyloid plaques that can lead to Alzheimer's.

So what can you do to protect yourself? Thankfully, there are lots of better options than general anesthesia.

First, ask your doctor if a local anesthetic might work. Better still, find a hospital that uses a new type of anesthesia called an ultrasound-guided nerve block. It allows for better distribution of the anesthetic. *Result:* Less pain, less nausea, and often less anesthesia going to the brain.

If you do need to have anesthesia, you'll want to make sure you follow the “detox” steps in your free Special Report, *Deadly Medical Mistakes and How to Avoid Them*. That way you can get back to normal much faster.



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# The single biggest warning sign your hospital isn't safe

**W**hen you're admitted to a hospital, you probably don't stop to wonder if the hospital itself will kill you.

But your odds of survival may be worse than you think, says Marty Makary, MD, MPH, a surgeon at Johns Hopkins Hospital. He says you can literally save your own life (or a loved one's) by knowing how to check the hospital's safety record.

That's because medical errors kill more than 98,000 hospital patients each year. More than twice the number of Americans killed in car crashes! Many patients suffer from serious—and preventable—complications. For example, about 1 in 20 hospital patients develop an infection. And surgeons operate on the wrong body part up to 40 times a week!

Your best self-defense: Don't go to a hospital if you can help it, but if you must go, be sure to check out its safety record first. There's a little-known number that gives you the #1 clue: The bounceback rate. This single number tells you how many

patients need to be re-hospitalized within 30 days. A high bounceback rate means you have a higher-than-average risk for post-surgery complications. Or it could indicate a lack of teamwork in the operating room. Or that the hospital is discharging patients too soon, without proper instructions.

To find out your hospital's bounceback rate, just check the handy website listed on page 184 of your free-preview copy of *Bottom Line's Say No to Nursing Homes*. You'll also discover dozens more ways to keep doctors, nurses and hospitals from killing you, including...

- **6 common medical tests you probably don't need.** (Hint: One of them is an x-ray or MRI for back pain). What to avoid and when... Page 167
- **Needless Knee Surgeries! Why 1 in 3 knee replacements are unnecessary.** Dirty little secret you need to know before anyone cuts open your knee. Page 43
- **How doctors accidentally infect**

**their patients with antibiotic-resistant bugs (like MRSA).** Even if they wash their hands carefully. Page 186

- **Popular drugs that trigger dementia.** If you or a loved are taking one of these, here's what you need to watch out for. Page 199
- **Are you a "slow metabolizer"?** The answer could cause the medications you take to have practically no effect...or even kill you! How to tell and what to do about it. Page 93 of your free Special Report.
- **And much more!**



# Get hundreds more secrets for aging safely, easily, and gracefully...



In your own home and on your own terms!

There are hundreds more tips waiting for you in your free-preview copy of *So No To Nursing Homes*. You can read ALL of them absolutely free, with no obligation at all. Then decide if you want to keep the book or not. PLUS...we'll even throw in 12 free Special Reports just for taking a look!

- **How to keep your balance as you get older.** No need for expensive

yoga or Tai Chi classes. Just do this one simple thing in the comfort of your own home. Page 109

- **It's three in the morning and you're awake again?** Here's how to stay asleep all night. Works even better than Valium. Page 140 of your free Special Report
- **How to make new friends later in life.** This "energy" secret makes it easier for you to meet and talk

to total strangers. Page 162 of your free Special Report

- **Popular surgeries that are often unnecessary!** How to tell if your doctor or hospital is really lining their own pockets! Page 174
- **The brain-boosting superstar spice.** Older adults who ate more of it did better on memory tests. And it's positively delicious on chicken and in stews and soups. Page 357
- **Why a top blood pressure doctor says...ignore the new blood pressure guidelines!** What to do instead... Page 379
- **Instant coffee cure for coughs!** Works even better than cough syrups or corticosteroids for stubborn coughs. Here's how... Page 323
- **How to have the memory and mental sharpness of someone 10 years younger.** Now proven in a study of 3,000 older adults. Page 12
- **Spices that kill cancer cells.** One of them is so powerful, it's even been used to kill prostate, liver, and lung cancers. Page 28
- **How to stop sarcopenia—the gradual muscle loss that begins at age 40.** And do it without killing yourself in the gym. Page 14



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No barbells required. And this method also strengthens your bones, improves balance, and boosts your brainpower. Page 49

- **Cure a headache—with honey?! Yes, when you**

mix it with a spoonful of this other item in your kitchen. The pain disappears in minutes! Page 323

- **Better than statins?** This low-cost drugstore remedy lowers your “bad” LDL cholesterol as much as statins, but without the side effects. Page 383

- **Safer outdoor grilling:** 5 ways to reduce the harmful cancer-causing compounds from grilling...besides using marinades. Page 416

- **Easier prep for your colonoscopy.** No need to gulp down a gallon of that awful liquid. Do this instead for less nausea...cleaner colon... better results! Page 425

- **How to make sure you'll always have enough money for healthcare.** Just follow this simple rule. Page 501

- **And much more!**

See page 63 now to get your free-preview copy of *Say No to Nursing Homes* and 12 free Special Reports!

# How to get a much-needed time-out from caregiving

## And still take wonderful care of your loved ones

**I**sabel S.\* was at her breaking point... For years, she'd been taking care of her elderly husband who was suffering from Parkinson's disease. She had to feed him, dress him, bathe him, and even help him in the bathroom. She had no one to help...Her children lived out of town, and she couldn't afford a private caregiver.

She'd reached the point where her own health was beginning to suffer. And she's not alone. Half of primary caregivers say that they are just as stressed, lonely, and depressed as the loved ones they're caring for. In fact, tragically, a recent study showed that caregivers are 63% more likely to die within the next four years.

Don't let this happen to you! Many people don't realize that Medicare will pay for something called “respite care.” You can get a professionally trained caregiver to take care of your loved one for up to 5 days—free. And you can repeat the process every 90 days.

To find a Medicare-authorized respite care professional near you, just see page 32 of your free Bonus book, *Secrets to Healthy Aging* Collection. Get yours on page 63!

\*Names changed to protect privacy

# Calm down an agitated Alzheimer's patient in seconds!

**D**ealing with a loved one who is agitated or aggressive is never easy. But it's even tougher when that person has Alzheimer's and doesn't know he/she is being difficult.

It puts a huge burden on family and caregivers. In fact, behavioral problems are a big reason why people with Alzheimer's end up in nursing homes. So what can you do?

Music therapy may be the answer. Recently, researchers looked at its effect on agitated Alzheimer's patients. First, they asked caregivers about their patients' behavior. They asked about aggression, agitation, delusions, and sleep problems. They also looked at how much emotional stress this was causing the caregiver.

Next, they held two sessions of music therapy per week. They played CDs of classical music and popular songs from the 1950s through the 1980s. They had Alzheimer's patients listen, sing along, or keep the beat on a small drum.

*Result:* Behavioral problems improved by 74% in just weeks. And the patients continued to be better, even after the study ended. *And here's the bonus:* Caregiver stress levels dropped by 78% during the program. It was a win-win for both patient and caregiver!

The people who did the music therapy were not professional music therapists, so you can easily do this therapy at home. For details on how you can do it, along with another easy calming technique that works almost as well, ask for your free, *Secrets to Healthy Aging* Collection. You'll also discover:

- **How to get a loved one to agree to a caregiver, even if they don't want one.** They may not listen to you...but they will listen to this person (not a doctor). Page 91 of your free Special Report
- **What to do if you're an "elder orphan" with no family (or partner) to take care of you when you get sick.** How to get all the care you need when the time comes. Page 191 of your free Special Report.
- **The two questions you must ask any agency before you hire one of their caregivers.** These two questions could prevent a tragedy. Page 92 of *Say No to Nursing Homes*.
- **What never to say to someone with dementia or Alzheimer's.** It often triggers anger, resistance, and disruptive behavior. Yet over half of caregivers still do it. Page 60 of your Special Report.
- **And much more!**



**Can't wait? Go online now! [bottomlineinc.com/nursinghome](http://bottomlineinc.com/nursinghome)**

# How to get rid of dense cholesterol particles that are more likely to cause a heart attack

The secret may be this vitamin

Jim S.\* remembers walking out of his doctor's office with a spring in his step. After all, he'd just received a clean bill of health from his doctor, including a blood test that said his cholesterol was perfectly "normal."

Trouble is, just a few months later,

Jim was in an ambulance suffering from a heart attack!

Jim is just one of millions of Americans who go to their doctor for a standard cholesterol test. If the numbers are in a certain range, you are declared "healthy."

But nearly half of all people who have heart attacks...have normal LDL cholesterol.

What the tests should be looking for is something called particle size.

There are more than 7 different kinds of "bad" LDL cholesterol particles. Some are large and fluffy and relatively harmless. Others are small and dense, and much more likely to lodge in your artery walls and cause a heart attack. In fact, small, dense LDL cholesterol can make you up to 16 times more likely to suffer a heart attack. That's a huge difference. Yet standard cholesterol tests don't measure this.

**What To Do:** Ask your doctor about a newer advanced cholesterol test that measures particle size. It can give you a much better idea of your actual risk.

Doctors are also quick to prescribe statin drugs. But statins don't do much to change LDL particle size. And they can trigger all sorts of side effects like muscle pain and weakness.

**Better Idea:** Ask your doctor about niacin (vitamin B-3). Niacin has been used for years to lower LDL cholesterol, triglycerides, and other blood fats. Niacin can lower lp(a) LDL cholesterol by 30% in some patients. What's more...

Niacin has even been shown to "plump up" small, dense cholesterol particles into larger, less harmful, "fluffy" particles. This can reduce your risk of a heart attack even more.

## Lower your risk of a heart attack by a whopping 18 times

And all it takes is one simple step, every two years. (Nothing to do with visiting the doctor)

What if there were a way to massively lower your risk of a heart attack?

What if this method was safe, didn't involve any changes to your diet, exercise or lifestyle? And what if this method was absolutely free?!

Well there is. Donate blood.

Scientists in Finland studied thousands of men, ages 42-60, for almost nine years. Some of the men donated blood, others didn't.

Only 1 man out of 153 who donated blood had a heart attack during that period. One! Whereas 316 men out of 2,529 who didn't donate blood had heart attacks. That's nearly 18 times more! So simply by giving blood, these donors dropped their risk of a heart attack by an astonishing 1,800%!

And that's not all. "Blood donors seem to not be hospitalized so often and if they are, they have shorter lengths of stay," says Dr. Phillip DeChristopher, M.D., Ph.D., director of the Loyola University Health System blood bank. "And they're less likely to get heart attacks, strokes, and cancers."

So roll up your sleeve every two years. The life you save may be your own!

\*Names changed to protect privacy

# Could you be taking a blood pressure drug...*you don't need?*

There's a good chance you are, according to Stephen A. Martin, MD, assistant professor at the University of Massachusetts Medical School. Why? Because nearly 60% of people with high blood pressure have a mild form of it.

And when it comes to mild high blood pressure, doctors are often way too quick to break out the prescription pad.

Doctors didn't even prescribe drugs for mild hypertension back in 1977, when it was first defined. But they sure do now. So much so, that 94% of people age 65 and older

with any sort of hypertension get a drug for it. And they have to deal with all the side effects.

So why the sudden surge in script writing? When research shows blood pressure drugs do not reduce risk of heart attack or stroke in people with mild hypertension?

It's because treating high blood pressure is a \$32 billion-dollar-a-year business! In fact, the *British Medical Journal* notes that drug companies use studies on people with severe hypertension—just to sell doctors on prescribing drugs for people with mild hypertension. Can you believe it?

**What To Do:** For the best ways to manage mild high blood pressure, ask for your free-preview copy of *Say No to Nursing Homes* where you'll discover...

- **The Nobel Prize-winning breakthrough that lowers blood pressure by 20 points without drugs.** Clears your arteries of plaque, too. No prescription needed. Page 383

- **Nature's "water pill."** This natural diuretic helps your kidneys expel more salt to lower your blood pressure. Page 380

- **Drink this and watch your blood pressure plummet!** (Not alcohol, beet juice or soda.) It naturally increases nitric oxide to relax your blood vessels. Page 381

- **"Tap away" high blood pressure with this Chinese secret.** Don't laugh: 9 published clinical studies show it lowers blood pressure by up to 17 points! Page 385

- **What never to take if you take a statin drug.** Cancels out the drug... and raises your risk of a heart attack! Page 215

- **And much more.**



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