

Don't Get Sick

Medical insurance coverage. Ranging from flat out unavailable to outrageously expensive. At least for many Midnight Engineers and small scale startups most of the time. Not to mention usually being an utter and total ripoff. Into which you're pretty near certain to pour vastly more cash than you will ever see back. What, if any, are the alternative possibilities here?

Please do not consider what follows to be medical or legal advice. But I do have a few ploys which more or less seem to be working for me. First, note that most problems of any sort often have both *supply side* and *demand side* solutions. In the case of medical insurance, the supply side consists of zeroing in on activities and information that minimize your need for medical care in the first place. The demand side consists of finding alternates for traditional agent-annoying-you-on-the-phone insurance scams.

One obvious demand side solution is to *self-insure*. In fact, if your net worth exceeds something like \$1,300,000, even the *Wall Street Journal* believes that self-insurance is overwhelmingly in your favor. Every time. Once it gets in gear, your HR-10 or other retirement program can usually be a useful alternate to traditional medical insurance.

You also have the option of starting your own medical insurance company. Rigorously, strictly, and religiously pay the outrageous premiums to yourself. Putting them into a mutual fund or whatever. Chances are good that in a few years you will end up way ahead. Purposely working a part time job specifically to pick up the medical benefits is yet another possible solution.

If you must insure, it obviously pays to seek out *limited* insurance for *catastrophic* coverage. Assuming as much risk yourself as you can live with. With, say, a \$5000 or higher deductible.

The supply side

Instead of a demand side solution, I genuinely believe that you can gain a lot more a lot faster and a lot cheaper by minimizing your need for traditional medical services in the first place. I do feel that *the overwhelming majority of chronic medical problems are directly caused (or severely worsened) by your own long term ongoing stupidity*.

As I see it, there are three key elements here: Seeking out a *lower medicine lifestyle*. Locating *accurate medical information*. Finally, and by far the most important, *getting and staying in shape*.

Another name for lifestyle considerations is *common sense*. Living frugally in a low crime and lower medical

cost area. Such as the rural mountain west. Working at or near home to avoid long commutes. Using bicycle helmets and smoke detectors. Being non-confrontational.

Uh, seatbelts and safe sex. But preferably not both at the same time. Minimizing stress. Actually reading all of those nutrition labels. Non-excessive and non-obsessive family and community involvement. Staying out of redneck bars. Being sensible about fast food. Eliminating psychic energy sinks. Using hot tubs. Being gentle. *Nothing* to excess.

And, of course, *never* smoking *anything*.

Accurate Information

Without exception, any *sole source* of medical info is *certain* to have a hidden agenda that is more than likely to not be in your best interests. Your optimum solution to most medical problems is *thorough* self-study. Combined with carefully chosen professional help. Help gotten from *both* traditional and alternate care providers.

But *always* from multiple sources.

The web has got tons of medical info stashed on it. I've placed links to several better sites on my www.tinaja.com. The best one is the *Medline*, used by doctors themselves. While Medline is usually fee based, at least a dozen sites now offer more or less unrestricted free access.

You'll also find scads of medical books and booklets of varying quality at your local health nut store. Yeah, some of these do appear to bounce from fad to fad. Others are questionable ripoffs. Org.

But there are a few useful gems that I consider essential. Good old *Prevention* magazine is not all that bad. As is most of the stuff published by their *Rodale Press*. Anything written by Dean Ornish is extremely useful. Especially his *Reversing Heart Disease* book. Those *Pritikin* folks run a pricey West Coast fat farm. Get their free video. Lesser known is their somewhat dated but otherwise outstanding series of reasonable cost home self-study booklets. Of the many alternate newsletters, two I like the best are Julian Whitaker's *Health & Healing* and Jorge Rios's *Cardiac Alert*. Bee really gets into the *Woman's Health Advocate*.

Similar publications include *Natural Health*, *Harvard Heart Letter*, *Herb Quarterly*, *Vital*, *Lifetime Health Letter*, *Berkeley Wellness Letter*, *Diet & Nutrition Letter*, and the *Mayo Clinic Health Letter*.

At least one of those standard *Guide to Prescription and Non-Prescription Drugs* books is a must have. Speaking of which, pharmacists are often a better source for unbiased medical info than doctors are. Cheaper, too.

Getting "in shape"

By far your best solution to medical insurance problems is simply to get and stay "in shape". These days, "in shape" means an integrated total lifestyle program. One which is sometimes called *cardiovascular conditioning*. Among its many other proven benefits, cardiovascular conditioning lets you live longer, cheaper, and happier.

Fad diets do not work. Neither does on-again off-again gonzo jock exercise. At least not by themselves. In fact, these often do more long term harm than good.

Instead, getting "in shape" will demand a *total lifestyle commitment* that carefully integrates five major elements: *Smoking cessation, diet, nutrition, and stress management.*

Along with carefully controlled *aerobic exercise.*

The Japanese have a concept they call *kaizen*. Which sort of translates as *continuous incremental improvement*. *Kaizen* is an essential part of cardiovascular conditioning. Instead of making sudden changes you cannot live with, you make gradual, *incremental*, and long term sustainable improvements in your lifestyle. Forever.

Aerobic exercise

Aerobic exercise is simple and easy. Five times a week, you bring your heart rate up to your *target range*. And then *hold* it there for forty minutes. To find your target range, first find your *redline* pulse rate by subtracting your age from 200. Then take *seventy five percent* of that value. For instance, the redline pulse rate on a thirty year old is 170. Your aerobic target range is 127. With anything from 120 to 135 being acceptable. A fifty year old has a target of 112 with a 105 to 125 useful range.

It does not matter in the least which type of exercise you choose. Watching porno flicks will do. So long as it gets and keeps you into your aerobic range. Use *any* method you care for that gets and *holds* your heart rate. My own preference here is outdoor bicycling, since it is extremely easy to set and hold the desired rate. With a notebook and recorder, I can also do my creative design at the same time. The really important thing is to pick one or more exercise modes that you enjoy and can relate to.

One way to measure your pulse is to count your wrist for ten seconds and then multiply by six. Sadly, those \$20 finger-type pulse monitors are totally useless for serious exercise programs. Instead, I prefer a chest type EKG pulse monitor, such as a *Polar Edge*. These are an extremely useful tool for serious cardiovascular conditioning.

Note that properly done aerobic exercise is not all that strenuous. You do not even have to work up a sweat. Nor do you have to get anywhere near that "no pain no gain" range. All you have to do is bring and hold your pulse rate to target range. Forty minutes a day, five times a week.

Can your normal work activities act as aerobic exercise? Almost certainly not. At least not how you now do them. Because of the need to continuously *hold* a high (but not excessive) pulse rate. But you can use a pulse monitor to find out if some simple changes in routine will let you get and hold an aerobic rate.

Uh, one gotcha. If weight reduction is also a goal, the first twenty minutes of aerobic exercise do not count. Sorry about that. Because your bod metabolizes sugar for the first twenty minutes of stress before switching to fat.

Diet

The typical American diet is absurdly bad. One *Barber Queen Happy Mule* takes out your *total* fat budget for your next *six* meals. Besides being the dead wrong kind of fat.

Instead, let's start with five general ideas and then get down to some specifics. First, *eat a wide variety of foods*. With nothing to excess. Second, *eat a minimum of five meals a day*. Smaller meals more often will avoid hunger overrides on normal appetite checks.

Sumo wrestlers purposely skip breakfast to *gain* weight. Breakfast, of course, is your most important meal. It is also the easiest meal to *permanently* upgrade into one having lots of fiber and juice, no fat or meat, and low sugar.

Third, *match your calories eaten to those calories you actually burn up*. You'll gain weight when input exceeds output. Fourth, *if and when you must pig out on a "bad" meal, carefully bracket it with a few excessively "good" ones*. And finally, *actually read those nutrition labels!* Make it a goal to read three a day for the next month.

What to eat? Here's some specific recommendations of how to get from where you probably are to where bunches of evidence seems to say you are supposed to go.

We'll start off with the real biggie...

less fat; better fat—The main reason people like artery clogging fat is that winters in the last ice age were long and cold. But fat is an acquired taste that is easily minimized.

Provided you do so gradually.

Fat is the highest energy stuff there is. There are nine calories in a gram of fat. Compared to only four calories the same amount of sugar. Memorize this *nine calories per gram* magic number; it is super handy when evaluating nutrition labels. Especially for purposely concealed info.

Yeah, a bod needs fat. But not nearly as much of the kind that most people eat. A typical American gobbles around 43% of the wrong kind of fat calories. A reasonable goal is 19% of the right kind of fat calories. With 9% being a more sensible choice for anyone with significant weight or heart problems.

Fat avoiding tactics include *nothing deep fried* and no chicken skin. And switching your salad dressings and bread spreads. But oriental stir-fry is ok and encouraged. Since it uses much less of a better type of fat.

So what's right and what's wrong? Absolutely worst is a *hydrogenated* fat that has been chemically processed to make it a solid at room temperature. Such as shortening, certain margarines, and much of the fat used in fast food.

Next worst is the *saturated* fat common to meat, dairy, palm, and coconut products. This type of saturated fat has been strongly implicated in cancer, diabetic, obesity, and heart problems. Among many others.

Sort of ok are all those *unsaturated* vegetable fats, with *polyunsaturated* fats (such as a canola or safflower oil) generally felt to be even better. There's some evidence that olive oil is actually a beneficial fat. At the very least, a little olive oil is clearly better than a lot of animal fat.

less meat; better meat—There is no dietary need for the vastly excessive quantities of meat consumed by many individuals. Instead, think "meat as condiment" in which a little meat gets combined with a lot of other veggy stuff into an attractive and tasty meal. Such as *Mediterranean*

MEDICAL AVOIDANCE TOOLS

Berkeley Wellness Ltr
PO Box 420148
Palm Coast FL 32142
(904) 445-6414

Cardiac Alert
7811 Montrose Rd
Potomac MD 20854
(301) 424-3700

Diet & Nutrition Ltr
53 Park Place
New York NY 10007
(800) 274-7581

Harvard Heart Letter
164 Longwood Avenue
Boston MA 02115
(800) 829-9171

Health & Healing
PO Box 60042
Potomac MD 20859
(800) 539-8219

Herb Quarterly
223 San Anselmo Ave #7
San Anselmo CA 94960
(415) 455-9540

Lifetime Health Letter
PO Box 420342
Palm Coast FL 32142
(800) 829-9177

Mayo Clinic Health Ltr
200 First Street SW
Rochester MN 55905
(800) 333-9037

Medline
8600 Rockville Pike
Bethesda MD 20894
(800) 638-8480

Mo Hotta Mo Betta
PO Box 4136
San Luis Obispo CA 93403
(800) 462-3220

Natural Health
17 Station Street
Brookline Village MA 02147
(800) 526-8440

Ornish Preventive Medicine
900 Bridgeway #1
Sausalito CA 94965
(800) 64 -1110

Polar
99 Seaview Blvd
Port Washington NY 11050
(516) 484-2400

Prevention/Rodale Press
33 E Minor St
Emmaus PA 18098
(610) 967-5171

Pritikin Longevity Center
1910 Ocean Front Walk
Santa Monica CA 90405
(800) 421-9911

Synergetics
Box 809
Thatcher AZ 85552
(520) 428-4073

Vital
15401 SE 54th Court
Bellevue WA 98006
(800) 488-0753

Women's Health Advocate
10310 Main St #301
Fairfax VA 22030
(800) 829-5876

Diet dishes, mixed burros, or oriental stir-frys.

If you must use beef, use smaller cuts of tightly trimmed eye of round or a London Broil. Better still, substitute buffalo. Best of all are turkey and skinless chicken. And great heaping bunches of fresh fish.

less dairy; better dairy—Similarly, most dairy products are high in saturated fat. And egg yolks are insanely high in cholesterol. Consider smaller portions, lower fat (or no fat "skim") variants and egg whites instead of whole eggs.

more fiber, fruits & veggies—Yeah, haul out the oat bran. Regular bran, too. Better yet, check out those new thirty cent fiber snack kits available on the produce shelf of most any grocery store. Brightly offered in convenient green, yellow, or red fist-sized packages. With such brand names as *Red Delicious* or *Granny Smith*. One a day even.

more drinks; better drinks—At least eight glasses of water a day prevent all sorts of problems. And "fake" *Kool Aid* made from lots of water and a few ounces of real juice is infinitely better than typical soda products. Reduce your caffeine while you are at it.

less sugar; better sugar—Sugar is mostly extra calories you do not really need. Most horrific are all the insidious and excessive hidden sugars in prepackaged breakfast cereals and snacks. If you must have sugar on cereal, put it on yourself. And consider "better" sweeteners. Such as brown sugar, maple syrup, raisins, honey, or molasses.

less salt; better salt—They're still arguing over how bad sodium really is for you. But average people eat way too much salt. Especially hidden in fast food and prepared recipes. Avoid adding salt. When you must, try "lite" salt that is partly magnesium. Or seek tasty alternatives like Spike, Mrs. Dash, or Tabasco's great new Jalapeno sauce. Speaking of which, a superb collection of essential hacker nutrients is stocked in depth at *Mo Hotta Mo Betta*.

Nutrition

Your body is a chemical engine. Leave out a few of the essential chemical feedstocks and it breaks down.

Your first source for decent nutrition is a decent diet. Eating lots of different foods covers your basic nutrition needs. Especially if they include great heaping bunches of brightly colored and lightly processed fruits and veggies.

On the other hand, to get enough natural vitamin E to prevent heart problems, you'd have to drink *eight quarts* of cannola oil a day. Thus, certain supplements far above and beyond the so ineptly misnamed RDA have a definite place in any serious fitness program.

Supplements definitely should *not* be used to let you "get away" with "bad" behavior. Nor should they be gobbled at random, running from fad to fad. Or used to blindly defer or ignore seeking traditional medical help.

Your baseline starting point for supplements should be a name brand adult multivitamin, 400 milligrams of *natural* vitamin E, and 1000 milligrams of vitamin C. And maybe some beta carotene. If you are an older male, add half a baby aspirin twice a day and a daily glass of red wine.

Beyond that, I will urge you to *carefully* investigate the suitability of the following: For angina and heart problems, magnesium, L-Carnitine, flax oil, massive niacin (with supervision only!), guggulo, and a B-100 complex. Plus generous helpings of fish.

For prostate: saw palmetto, zinc, and a tiny amount of copper. For kidney stones: vitamin B-6 and magnesium. For circulation: Coenzyme Q-10 and Ginko Biloba. For night vision: bilberry, vitamin A, and eyebright. For elbow or wrist stress, manganese and glucosamine sulfate. For general infection prevention, garlic and echinacea.

And, of course, extra vitamin C for creeping grunge.

For more information

Many of the mentioned suppliers appear in the resource sidebar. I've provided links to *Medline* and other major medical links on my www.tinaja.com You'll find lots more on low impact lifestyles in my *Incredible Secret Money Machine*. For tech details and suppliers on pulse monitors, see my [HACK68.PDF](#) on www.tinaja.com ♦

Microcomputer pioneer and guru Don Lancaster is the author of 33 books and countless articles. Don maintains a US technical helpline you'll find at (520) 428-4073, besides offering all his own books, reprints and various services.

Don has a free new catalog crammed full of his latest insider secrets waiting for you. Your best calling times are 8-5 weekdays, Mountain Standard Time.

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