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North American Herb & Spices:
• 100% Natural Origanum P73
• Potent antiseptic — kills germs
• Kills Fungi, Yeast and Bacteria

† These statements have not been evaluated by the Food and Drug Administration. These products are not intended to diagnose, treat, cure or prevent any disease.

Cold and Flu Season Not Enough Vaccine...What Should You Do?

—By Anita Finley—

Part 2 of 2

Dr. Cass Ingram Says Medicinal Foods, Herbs, & Spices Best — and Safest — Rx for Staying Out of Sick Bed During Flu Season

Last month we promised we would give you some of Dr. Ingram's recommended foods, herbs, and spices for building and strengthening the immune system. Here they are:

Garlic—It both kills germs outright as well as inhibits their growth. It also strengthens immune defenses, aiding in the ability to hunt and destroy invaders.

Ginger—It has powerful "pharmaceutical" properties. It is anti-infective, anti-parasitic, and anti-inflammatory.

Papaya—The only fruit powerful enough to make the list of germ killing foods. It's actually the enzyme within the fruit, specifically within the seeds, that is the killer.

Radishes—Mostly neglected as anything other than a garnish, this vegetable contains sulfur compounds which are significant anti-septics.

Yogurt—A major aid to immune health. It provides essential amino acids that are used by the body to produce components of the immune system, such as white blood cells and antibodies.

Oregano—Lab tests have proved that this spice kills all types of germs, including bacteria, viruses, fungi,

yeasts, molds and parasites.

Allspice—When tested at Cornell University, it killed a wide range of bacteria.

Cinnamon—This spice contains significant antibacterial properties and is especially aggressive against molds and yeasts.

Things that harm your immune system include alcohol, smoking, sugar, and caffeine, including chocolate.

To beat the influenza bug, Dr. Ingram also stresses the importance of a good diet, exercise, and proper sanitation such as washing your hands and keeping your home and office desk clean.

About Dr. Cass Ingram—He is one of the world's leading experts in natural remedies and the antimicrobial

effectiveness of wild oregano and other spice oils. He holds a Doctor of Osteopathy degree from the University of Osteopathic Medicine and Health Sciences and is the author of 15 books, including *How to Eat Right and Live Longer*; *The Cure is in the Cupboard*; and *Natural Cures for Killer Germs*. His books teach people how to strengthen their immune systems.

Nutrition Corner is a health food supplements store with caring and knowledgeable personnel, selling high quality natural vitamins, herbs and other products. For more information, visit them at the Delray Market Place, 14545 D, South Military Trail, Delray Beach (N.W. corner Military & Atlantic), 561-499-4545 or at Motion Nutrition, 4412 Northlake Blvd., (Gardens Park Plaza) Palm Beach Gardens, 561-799-1516.

Long Term Care

Tax-Qualified vs. Non-Tax-Qualified Pros and Cons

Here is follow up information that I thought might be helpful regarding the TQ vs. NTQ challenge that we had on the September Anita Finley's radio show:

Tax-Qualified Plans:

Pros	Cons
Premiums paid by individuals are deductible for those who itemize medical expenses, subject to age-related limits.	A condition must be certified by a health care professional to be expected to last for 90 days in order to qualify for benefits.
	Cognitive impairment must be severe and require substantial supervision.
	A person must be unable to perform two out of six, or in some cases two out of five, ADLs. Medical necessity, injury or sickness probably will not qualify an insured to receive benefits.
	Refunds of premiums at death or cancellation are taxable income if the premiums were deducted from income.

Non-Tax-Qualified Plans:

Pros	Cons
Benefits received on or after January 1, 1997 will not be taxed, even if they: a) exceed the cost of your care and b) cover expenses that are not qualified Long-Term Care services.	No portion of your premium is deductible.
There are no caps or limitations on benefits.	
Benefit triggers are more liberal, including a "medical necessity" benefit.	
Patients whose period of care lasts for less than 90 days still receive benefit payments.	
You do not need to itemize your tax return.	

(Excerpt: www.uscare.com)

As you can see from this comparison, if you own a Non-Tax-Qualified policy, the likelihood that you will be paid for a long term care situation is much greater. I look forward to reviewing your policy and discussing how I can further assist you.

Mr. Catania has a Bachelor's degree majoring in finance from the University of South Florida. He has worked with the senior population in Florida for more than sixteen years. Call him for more information on long-term care, Medicare supplements, life insurance and annuities.

Call Peter Catania at 800-566-0662 to develop a plan that's right for you.



Peter Catania



Affordable Long-Term Care insurance to fit YOUR needs...

Long-Term Care insurance used to be "one size fits all" and most benefits covered only nursing home care. Today, Mutual of Omaha Insurance Company lets you choose the type of services you wish to receive. Because long-term care services are expensive, each of our three new policies can help you keep your financial plans intact and remain independent.

Home Health Care Policy- Benefits include home health care, homemaker/companion services, adult day care services, caregiver training and outpatient hospice services.

Long-Term Care Policy- Benefits include assisted living facilities and an optional Home Health Care rider because most people prefer the comfort and dignity of their own home.

Long-Term Care Policy for Married Couples- Benefits include care in an assisted living facility, personal care facility, residential care facility, Alzheimer's center or adult day care center, survivorship benefit, adjustment period benefit, spousal waiver, and an optional Home Health Care rider.

Each policy is affordable, easy to apply for and is available with a variety of features and options.

Who needs Long-Term Care Insurance?

Nursing home costs average \$38,000 a year and costs are expected to triple in the next 20 years, and 43% of people over 65 will spend time in a nursing home at some point.¹

These policies have exclusions and limitations. For costs and complete details of coverage, call or write us.

Call us today for no-obligation information about affordable Long-Term Care insurance that lets you choose the care you want!

¹Source (1) Dow Jones & Company, Inc., Feb. 2000.

Long-Term Care insurance underwritten by Mutual of Omaha Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175-0001

Call Peter Catania at 1-800-566-0662



Patriotism...is not short, frenzied outbursts of emotion, but the tranquil and steady dedication of a lifetime. — Adlai Stevenson