



Cleansing Water Newsletter



Take These Steps to Ensure Your Heirs Don't Lose Your Money

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Compiling financial information for heirs is an important step in cementing your plans. It feels good to know that we've done all we can to ensure our families will be able to carry on when we are gone.

Below are seven lists you need to compile that will make your surviving heirs' lives easier and help preserve your wealth for your family. Create these lists, staple them together, store them in a home safe and update them at least once a year.

Warning: A bank safe deposit box is not an ideal storage place for these lists. Your heirs might be denied fast access to this box after your death.

1. Your financial accounts, including investment, bank and credit card accounts.
2. Your financial professionals, insurance agents, estate-planning attorneys, investment advisors and tax preparers. Provide contact numbers for each.
3. Your recurring bills, such as utilities and insurance, as well as loan payments. Your heirs should also ask about refunds when they cancel any prepaid utility accounts.
4. Every email address you use, along with account passwords.
5. Money that should come in during your life and/or after your death. This includes

pensions, annuities, social security benefits, veterans benefits, etc.

6. Minimum annual distributions that you are required to take from your retirement accounts.
7. Locations of important documents, including your will, recent tax returns, mortgage, deeds, birth certificates, marriage licenses, etc.

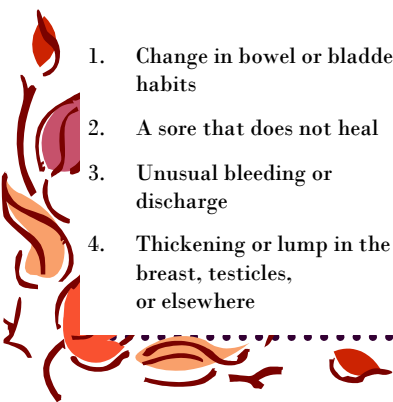


The Seven Warning Signs of Cancer

1. Change in bowel or bladder habits
 2. A sore that does not heal
 3. Unusual bleeding or discharge
 4. Thickening or lump in the breast, testicles, or elsewhere
 5. Indigestion or difficulty swallowing
 6. Obvious change in the size, color, shape or thickness of a wart, mole, or mouth sore
 7. Nagging cough or hoarseness
- Additional symptoms that also

signal the presence of cancer are:

- Persistent headaches
- Unexplained weight loss or loss of appetite
- Chronic pain in bones
- Persistent fatigue, nausea or vomiting
- Persistent low-grade fever





Six Simple Ways to Prevent a Hip Fracture

- Take a bone density test—This test measures the density of those bones most likely to fracture: your hip, spine, or wrists. If you have a low bone density, your doctor may prescribe medications to slow the rate of loss.
- Build up your muscles—Weight bearing activities can increase your bone density.
- Power up with protein—Take in enough protein to build muscles and enough calcium and Vitamin D for your bones to gain strength.
- Request a fall-risk assessment—In addition to offering a physical exam, your doctor will ask questions to learn what other factors may contribute to a fall.
- Appraise your home—Think your home is safe? Little things like throw rugs, television and phone cords, can trip you up. Also make sure your home is adequately lit.
- Be smart, Don't slip—Use common sense to avoid placing yourself in potentially dangerous situation, such as not using a handrail or trying to walk on ice.



Three signs that don't mean what you think they do

Green Mucus — This is not an automatic sign of a sinus infection. The color of your mucus has as much to do with how long it has been in your nose as anything else. Instead of examining what's on your tissue, look for other symptoms such as fever with congestion or an ache across your cheekbones and forehead. To confirm your suspicions, see your doctor.

No BM in a day — Nothing is wrong if you don't go every day. As infrequent as three times per week is within the normal range. You could be constipated if you have a BM

less often and are straining, your stool is hard, or you still feel the urge to go even when you are done. In that case, eat more fiber, and if the problem continues, see a doctor.

Yellow Urine —This doesn't necessarily mean you are dehydrated. The color is related to the liquid's volume and concentration and can vary from person to person. If you're healthy, drink when you are thirsty. Don't be concerned about the color.

Did you know?

Children with Autism rarely yawn in response to someone else's yawning —most likely because autistic kids have a less active mirror neuron system, so their brains don't register how to imitate others.

Generic vs Brand (Save money on your health care costs)

Did you know that if you choose a generic drug over a brand-name drug, you'll get the same effect, and it will most likely cost you less? It's true!

What is a generic drug?

A generic drug is basically a copy of a brand-name drug. Brand-name and generic drugs have the same active ingredients, strength and dose. And the Food and Drug Administration (FDA)

requires that generic drugs meet the same high standards for purity, quality, safety and strength.

Generics may look different, but they work just as well. Even though the active ingredients of a generic drug are the same as the brand-name version, drug companies can use different inactive ingredients. This could change the color shape and size, but not the effectiveness.

