FINANCIAL PREPAREDNESS

"One of life's most painful moments comes when we must admit that we didn't do our homework, that we are not prepared." ~ Merlin Olsen

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Your Health: Your Greatest Prep

Note: I am not a nutritionist, dietician, or doctor. Below I relate only my personal experience and what has worked for me. Your mileage may vary. Do your own research and seek expert counsel if necessary.

On my 49th birthday, I had a heart attack. While playing pickleball. I was lucky, because I was at one of the best places to have a heart attack, and it was one of the "best" types of heart attack to have.

One of my opponents, who had had a heart attack (with four bypasses) noticed that I was rubbing my chest between points and had the presence of mind to ask me if I felt OK. I told my fellow players that I felt a strange sensation in my chest (a heart attack can have many different symptoms), so they stopped the game and sat me down and told the front desk (I was in a recreation center in a public park), who called the ambulance crew that was based in the same park. (The rec center also had an Automated External Defibrillator [AED] machine and were CPR and AED certified.)

They put me in the back of the ambulance and ran an EKG. I thought it might turn out to

be some hypochondriac embarrassment. After a few minutes they said, "OK, we're taking you to the ER because we think you're having a heart attack." They gave me four baby aspirin, had me call my wife and retrieved my wallet from my truck. As I looked out the back of the ambulance, I thought, "Hmm, this is not how I had planned to spend my 49th birthday."

Everything changed when my son (who was 10 at the time) walked into the ER and I saw the look of fear on his face (I get emotional every time I tell this story). It was at that moment that *I got the memo* that my lifestyle had to change immediately if I was going to remain above ground.

> This paragraph is one of the most important things that I could ever tell you, as it could save your life and greatly enhance its length and quality. If you never *get the memo* that you need to take care of your health, you are doomed and there is nothing that you or anyone else can do to save you from a life of sickness and premature death.

Most people never get the memo. They eat whatever they want as much as they want whenever they want. (The food and restaurant industries have spent decades and billions of dollars developing addictive "products" that take advantage of your body's desire for sugar, salt and novel tastes and textures. Just like the social media industry, they have figured out how to hack your brain [and your stomach] and exploit your psychological weaknesses.) These people lead a sedentary lifestyle, watching four or more hours of television per day (which is like parking your brain in a La-Z-Boy). Eventually, they require the services of the Medical Industrial Complex (pills, surgery) just to keep them alive.

I can't stress enough how crucial it is for you to get the memo. No one else can make you get it--it's something that you have to realize yourself. You have to make the decision to change your lifestyle. You can either do it the easy way (by learning from others' mistakes) or the hard way (by suffering a health crisis like a heart attack). If you're lucky like me, it won't kill you and you'll get a second chance to stay alive. As Benjamin Franklin wrote, "Experience keeps a dear school, but fools will learn in no other, and scarce at that."

Even though I was playing competitive pickleball (for two hours a day, five or six days a week), adult soccer, lifting weights at the gym and walking my dog every day, it wasn't enough to compensate for my diet, which was awful. I ate a lot of pasta, bread, bagels and ice cream. Every day for lunch, I had two pieces of toast made from Dave's Killer Bread (which Dr. Gundry says is "aptly named"). Despite all of the hard exercise I did, I was still about 50 pounds overweight.

Back to the hospital. Using a catheter, they ran a tiny camera up my arm and into my heart. Apparently, the end of the longest artery on my heart burst, and a loose part of it at least partially blocked the artery. It was too small to insert a stent. I asked, "So, do I just bleed out now? How do you treat that?" "Well, if you can survive a heart attack, within 24 hours your body starts to build a new blood vessel around the blockage." It was at that

moment that I realized the power of the body to heal itself.

I began to educate myself about health and wellness. We had had a copy of Wheat Belly on our bookshelf for years (shamefully) after some friends had recommended it, so I read that first. Wheat (which includes pasta) is one of the worst things you can eat. If I remember correctly, it is the only food that can hack your brain (in a bad way). Food made from wheat (especially--ironically--whole wheat) has an extremely high glycemic index (generally higher than ice cream, candy bars and table sugar), which causes your blood sugar to spike and then crash, making you hungry again and eventually resulting in diabetes.

Next I read The Plant Paradox at the recommendation of both a doctor client and a health nut friend, which rocked my world and saved my life. Now there was no going back to my old eating habits. Its thesis is that you have a symbiotic relationship with about 10,000 different species of bacteria (about five pounds of your body weight) that live in, on and in a cloud around you (like the character Pigpen in "Peanuts") in what's called your holobiome. They keep you healthy by performing vital functions, and if you don't take care of them, they will die off and be replaced by bad bacteria. Taking care of your "gut buddies" by eating the food they like is probably the most important thing you can do for your health. The book also discusses how certain foods can wreck your health by permeating the lining of your digestive tract.

So I stopped eating sugar and wheat, and the fat just fell off. If you asked me, "What one thing would improve my health the most?", I would say "Stop eating sugar and wheat." That's like 75% of the battle. But most people wouldn't do it because (1) they still haven't *gotten the memo* and (2) they are addicted to food "products" (nearly all of which contain sugar and/or wheat).

Around this time I had started cardiac rehab, which is where you start exercising on machines while they carefully monitor your heart to make sure it's OK and can handle some moderate stress. I looked around and noticed that (1) about 90% of the people in there were men and (2) ALL of them had a very prominent "wheat belly." Having a lot of visceral fat (which is fat that surrounds your abdominal organs) is *deadly* (especially for men) and causes a whole host of serious health problems.

At the end of cardiac rehab, I had to meet with the hospital's nutritionist to talk about my diet. She asked me what I look for on food labels when I shop for food. I said, "Well, now I look for food that doesn't *have* a food label on it" (i.e., fruits, vegetables, nuts and meat). When she started talking about the federal government's Food Pyramid (which of course is terrible advice), it became apparent that my "continuing education" on nutrition was more current than hers, and I spent most of the next hour educating her (at her request).

After cardiac rehab, I had to take a stress test on a treadmill to be cleared to return to sports and heavy exercise. Every minute or so, they make the treadmill go faster and increase its incline. You're supposed to keep walking/jogging/running until you can't go any longer. I went for 15 minutes and only stopped because they asked me to. They said they had never seen anyone go for as long as I did. Less than three months after my heart

attack, I was playing soccer again.

Once you've made the decision to change your lifestyle, it's critical that you get your spouse on board (for mutual support, so you can eat the same meals, and so no one will bring any tempting "food products" home from the grocery store). Studies have shown that you are much more likely to be like the people you live with and hang out with. So if they are sedentary, obese and eat unhealthy food, you are much more likely to be/do the same.

My wife and I are not "on a diet." We made a permanent lifestyle change that takes a holistic approach and includes a number of different practices (I'll cover these in a future issue). It involves stepping back and reexamining every aspect of your lifestyle to see if it makes sense. We made a strategic decision to spend money on quality food and water. If you don't do this, you will end up sick and spending your money on medical care. Your choice.

The foundation of your health (as well as your preps) is water. Most people are chronically dehydrated and don't even know it, so you probably need to drink more than you usually do. Also, tap water is full of chemicals such as fluoride and chlorine, as well as who knows what else. We got a water cooler and drink bottled water that comes from a spring in Blue Ridge (if you live in north Georgia, I highly recommend Fontis, which has extremely reliable service). It's cold and tastes great! It's especially important to stop drinking soft drinks, which are loaded with sugar. "Diet" sodas, which have unhealthy artificial sweeteners and make you even hungrier, are one of the worst things you can drink.

We pay up for organic food and try to buy from local farmers who we know and have to look us in the eye. Beware of misleading labels. "Free Range" means they allow the animals to leave the warehouse for a few minutes a day. "Cage Free" means the chickens were raised in a warehouse. You want cow and chicken products from animals that are "pastured" or "grass fed." Cows should eat grass and chickens should forage for their food. See what the farmer [Joel Salatin] says about this.

Once you remove high glycemic foods from your diet, your metabolism will be much more level and you'll be able to go for hours without getting hungry. You should do some intermittent fasting occasionally to throw your body off balance (I just read that this is one of the best things you can do to increase your longevity). For millennia, man did not get three square meals a day (plus snacks) at regular intervals; he could eat only what was available, *when* it was available.

Your body is like a hybrid car—it can run on either gasoline (food that you recently ate) or batteries (your body fat). These days, almost everyone never allows their body to run out of fuel from (recently eaten) food, so eventually their body forgets how to burn fat. This explains why obese people can easily get hungry.

Sugar didn't even come to Europe until around 800 A.D., and was very expensive until around 1500, so it wasn't even part of the Western diet until recently. Once you stop eating so much sugar, you will re-sensitize your body to sweets, so eating something like

ice cream will seem like eating cotton candy—it's just too much. I have a sweet tooth, but now I'm perfectly happy eating healthier "desserts" such as 85% cacao, Emmy's Organics coconut cookies (dark cacao), Bulletproof chocolate dipped protein bars, grain-free granola cereal and Halo Top ice cream.

In general, try to avoid restaurants, especially fast food. The problem with restaurants is you don't really know what's in the food or where it comes from, and it's usually full of stuff that makes it taste good but isn't good for you.

A couple of years ago, I attended a preparedness event along with hundreds of other people. I was shocked by how many of them were morbidly obese. Forget about preparing for the Zombie Apocalypse, these people didn't need to prep for anything because they would die from a heart attack on Day 1.

Also a couple of years ago, a friend of my wife's noticed her physical transformation and asked her about it. He weighed well over 300 pounds and was headed towards an early death. He wanted to be able to walk his daughter down the aisle when she got married, so he *got the memo* and decided to change his lifestyle. He stopped eating sugar and wheat, switched to a Keto diet and drank a lot more water. He lost over 100 pounds in a year, and *that was before he even started exercising* (walking).

I had a couple of epiphanies while I was in the hospital. First, health insurance doesn't necessarily get you health care, and health care doesn't necessarily get you wellness. Health insurance is good at taking gobs of your money before canceling your policy each year (check out health care sharing ministries instead), and health care is good at keeping you alive, but wellness is something you have to provide to yourself. Wellness isn't a product that you can buy in a store but a philosophy, an approach, a strategic decision, a whole range of practices and habits. Policymakers erroneously assume that if people have health insurance, they will then be healthy, which explains why Americans are so sick despite the inordinate amount we spend on health care.

Second, when it comes to your health, you can be on one of two paths: (1) the Medical Path (doctors, pills, surgery, insurance companies) or (2) the Wellness Path (healthy habits that you do yourself). The vast majority of Americans (especially, I would say, many members of older generations, who often have a great reverence for authority figures in white lab coats and believe that man can tame nature with chemistry) are on the former path. I believe that you would be much healthier if you got on the latter path.

The fat on your body isn't you, and it doesn't have to be on your body for the rest of your life. Even if you have a lot of financial wealth, you can't enjoy it if you're sick, can't move or you're dead. If you don't have good health, you don't have much.

What You Should Be Doing Now

I plan to cover the why and how of these in future issues (if I haven't already), but here are some actions I recommend you take (or at least start thinking about) now:

1. Know the [symptoms of a heart attack](#) and get trained in how to perform CPR (note that the recommended procedure has changed in recent years, with more chest compressions and fewer breaths) and use an AED machine. [You could save a life](#) and be a hero! Knowing you have that skill will also increase your confidence.

2. When you're out in public, always have your cell phone and wallet with you. You never know when you'll need to call for help or will need to be taken to a hospital.

3. Always have four chewable baby aspirin (81mg each) near you, including in your nightstand and as part of your everyday carry (EDC). Taking these at the onset of a heart attack can greatly reduce the danger and damage.

4. Either get the memo and change your lifestyle (if necessary) or start planning for a life of sickness and an early death.

5. If you still don't own any physical silver, the gold/silver ratio is getting close to its historical mean (i.e., silver isn't much more expensive relative to gold), and the spot price is near a quarter low. However, it appears that 1 oz. bars are almost sold out (rounds are still available), and premiums are $6 over the spot price. Silver is volatile, so the price can always go much lower, though that doesn't necessarily mean that physical metal will be available to purchase then.

6. Books to read: <u>Wheat Belly</u> by Dr. William Davis
<u>The Plant Paradox</u> by Dr. Gundry
<u>Mindless Eating: Why We Eat More Than We Think</u> by Brian Wansink
<u>Sitting Kills, Moving Heals: How Everyday Movement Will Prevent Pain, Illness and Early Death—and Exercise Alone Won't</u> by Joan Vernikos

    <u>The Great Devaluation: How to Embrace, Prepare and Profit From the Coming Global Monetary Reset</u> by Adam Baratta. This is a brilliant book with some great analogies. I liked his discussion of Plato's Allegory of the Cave, the saeculums and intergenerational conflict of <u>The Fourth Turning</u>, and the danger of exponential growth. Five stars and a Must Read ASAP.

7. Documentaries to watch: "Hungry For Change," "Farmageddon," "The Magic Pill," "Fat, Sick and Nearly Dead" and "King Corn."

Your Questions Answered

Question #1 (paraphrased): I worry about the risk of theft or loss from holding physical precious metals! I'd put it in the bank safe deposit box if I weren't concerned about those risks. I have followed Peter Schiff for years and opened an account in [Goldmoney Holding](#) a few years ago. Do you know anything about it? Is it safe? Seems so. I know there is NO zero-risk proposition in life. What other options are there?

Answer: You are correct about no zero-risk propositions in life. Everything has some kind of risk. I know very little about electronic or overseas storage of precious metals. An

argument can be made that storing metal electronically or overseas is a way to diversify your holdings and give you options. But they rely on the electrical grid remaining up and/or your ability to travel overseas. Personally, I feel a lot better knowing that I can lay my hands on my metal when I need to, even in a grid down or Without Rule of Law (WROL) situation.

I have also followed Peter Schiff for many years and have bought metal from his company and have no reason to doubt his integrity. But there could be a technical problem with Goldmoney or the Internet, employee theft or government confiscation. *Caveat emptor*.

Question #2 (paraphrased): What are the safest flight states and foreign countries if the SHTF?

Answer: I have spent a great deal of time reading and thinking about this, as I think where you live and who (and how many) lives around you will largely determine your fate if/when the SHTF. It is perhaps the most important prepping decision you can make. After the events of last year, I decided to move my family to a much safer location.

The bible on the subject is <u>Strategic Relocation: North American Guide to Safe Places, 3rd Edition</u> by Joel Skousen, which I highly recommend if you are either thinking about doing a strategic relocation to a safer area, or you want to find an area for a bugout location (BOL). There are many different considerations (geography and climate; freedom and politics; crime, health and quality of life; and war, invasion and terrorism), and this book comprehensively and authoritatively covers all of them. It has lots of data tables and maps (the colored ones show population density, potential nuclear targets and recommended safe areas). It profiles and rates all 50 states and a number of foreign countries, and has a chapter on what to do if you live and/or work near a major city.

Before I get into states and countries, I want to first talk about big cities. Never before have so many people lived in major cities (the word "never" piques my interest, because it means that the situation is at a historic extreme and hasn't stood the test of time). A big city is a great place if you want to find a high paying job, earn an advanced degree, or receive advanced medical care.

But it's a terrible place to be in a crisis. First, they are totally dependent on trucks continuing to deliver food, and there are many things that could disrupt that (lack of fuel, electric grid down, social unrest [including blockades or hijacking], disruption of supply lines [remember [this](#)?], natural disasters, etc.). Imagine what would happen if you were suddenly surrounded by several million hangry, helpless and desperate people.

Second, usually about half the population of big cities are poor people who not only are not prepared for anything, the government has spent decades (and a lot of money) training them to be dependent and helpless (as we saw after hurricane Katrina). Let's just say "A Country Boy Can Survive" is not one of their favorite songs.

Big cities are also much more likely to have large numbers of leftist or nihilist activist groups such as Antifa and BLM that can cause major social unrest, violence, property

damage and disruption of ordinary life.

Further, the crime rate is [much higher in big cities](#), and there are plenty of armed gangs with organization and leadership that will quickly become the apex predators in a WROL situation. Many big city governments have been or are considering defunding and/or restraining their police (crime in these cities has been skyrocketing).

Additionally, big cities are a terrible place to be during a pandemic, as disease spreads more easily due to higher population density, unsanitary conditions, and more homeless people. Big cities are also usually a nuclear target and are much more likely to be a terrorist target (e.g., 9/11).

Finally, one of the biggest resiliency problems that big cities have is a lack of networks, community, history and trust, especially in transient cities like Atlanta. Even in a suburb, it's possible to live near neighbors for years and know very little about them and/or seldom see them. And if you do know them, they are just as likely to be (strangely) cold or even hostile to you as they are to be normal.

In small towns and rural communities, many people either know each other or know who most people are, so everyone has a strong incentive to protect their reputation by being honest and polite and acting civilized. Often families have lived in the same area for generations, so not only do they know each other, they've spent a lot of time doing things together. It's much closer to the tribe (with a max of 150 members) situation that humans are used to than being surrounded by millions of strangers, which feels artificial and alienating.

Generally, all other things being equal, the greater the population density of your area, the greater the danger if/when the SHTF. For many if not most crises/disasters, the biggest threat isn't the event itself, but what unprepared, desperate, afraid, hangry and violent people can do to you and your family, especially if you're just one of millions of strangers to them. *Your greatest danger is your fellow man.* In dystopian novels, big cities such as Chicago are frequently portrayed as hellholes where very bad things happen, as you can imagine (hell, lots of very bad things happen there *now*).

Another place that doesn't have a happy ending is Florida (living there is not really feasible without air conditioning, there are tons of mosquitoes to spread disease, much of the population is elderly and helpless, you're trapped on a peninsula making it difficult to escape or get resupplied), and Joel Skousen agrees, rating it zero stars out of five. There's even a joke in the prepper community: "My bugout location is in Miami."

States are artificial constructs that don't provide most of the information you need, so I would use them as a layer of analysis instead of a first (and only) filter. For example, you might think that Utah (which is full of Mormons who are generally [extremely well prepared](#)) would be a very safe place to be if/when the SHTF and that a state such as Illinois (on the verge of bankruptcy with lots of corruption and poor and violent people) would not be. But Salt Lake City has a major problem with drug abuse, homelessness and theft, while I'm sure there are many great places for a survival retreat in southern Illinois.

In a WROL situation, state laws won't matter much, but they can affect how prepared their citizens are. I think it's safe to say that, for a variety of reasons, conservatives and libertarians tend to be more prepared than liberals (though I did notice a sudden surge of articles about preparedness in more liberal publications after Trump's election). For that reason, I like to use political maps to help give me insight into the demographics, values and culture of different counties and areas. Even areas that are very close to each other can have populations with very different attitudes. For example, in north Georgia, Lucy McBath was elected to Congress in 2018 on an anti-gun platform, but two years later, in a district just to the north, Andrew Clyde became "the machine gun Congressman." No matter your political views, I think it's important that you find and be with your tribe, as you will be much better able to create a network and thus survive.

That brings me to another point. Many suburbanites are under the mistaken assumption that when the SHTF, they'll just drive up to their BOL in the mountains to hunker down, and will fit in and get along with the locals (who they don't really know). My family used to vacation in the mountains of NC each Summer. The locals referred to us as "flatlanders" and "foreigners" (similarly, in central FL, we referred to the Winter snowbirds from up North as "Yankees"). I've heard preppers from western NC say that the locals have said that if/when the SHTF, they plan to set up a roadblock on the road into their "holler" to keep "outsiders" out. This is a very common reaction in a crisis when people are afraid, and I saw numerous examples of it in the early days of the COVID pandemic in China and other countries. So if you don't live in your BOL, don't spend much time there and don't have a relationship with the locals, don't assume that you will reach it or that the locals will welcome you.

That brings me to yet another point. Many suburbanite preppers also think that if/when the SHTF, they'll have time to load up all of their supplies and gear, fill up the tank with gas, and drive to their BOL without encountering any traffic jams, blockades, or armed carjackers/highwaymen. This plan/assumption has many potential flaws.

First, if the event is an electromagnetic pulse (EMP) from either a solar flare (AKA coronal mass ejection or CME) or a nuclear warhead, your car probably won't work (unless it was made over several decades ago when cars did not contain electronics that could be fried by an EMP). This is one reason I like bicycles.

Second (assuming that you can't store most of your supplies and gear at your BOL due to risk of theft), even if it was all prepositioned near your cars and ready to go, your cars have a limited cargo and weight capacity. Have you ever thought about how much stuff you and your family (including pets) would need to survive in a remote location for weeks, months or over a year? It's a massive amount of stuff that is generally bulky and heavy. Even if you had a large pickup truck or SUV, you would only be able to transport part of it.

Further, although some crises/disasters occur slowly, over months or years (e.g., an economic depression, the rise of the Nazis in Germany), others happen instantly (e.g., EMP, earthquake, meteor impact), leaving no time to bug out or fly to another state or country.

Even if there is some advance warning and thus time to bug out, if you live near a big city, thousands of other people are going to have the same idea at the same time. The roads can barely handle normal rush hour traffic now. Thousands of cars trying to flee a city at the same time (mostly in the same direction) would quickly bring traffic to a standstill. When cars began to run out of gas, break down and be abandoned, the gridlock would become permanent. Remember the [Hothlanta](#) disaster? Your only hope of getting through that would be a motorcycle or bicycle, and even then, desperate people might try to steal your ride and gear.

Even if you made it out of the traffic jams near a city, gas stations would probably be sold out or have very long lines if they were even open and operational. And you might encounter blockades or armed carjackers/highwaymen.

If you bug out but don't have anywhere to go to, you're just a refugee with a car. Many preppers have this romantic notion of getting out of Dodge just before the SHTF, but I think most would never make it. At best, bugging out is a logistical challenge; at worst, it's a nightmare. Generally (though it greatly depends on the situation), you will be safest if you shelter in place in your own home, wherever that may be. Bugging out is usually a last resort, something you have to do to stay alive before you get overrun by zombies. However, by that time, *everyone* is trying to bug out, so it is better to bug out a day or a week early than an hour too late.

For these reasons, I recommend that you live in your BOL. You'll be much safer there to begin with, you won't need to bug out, all of your preps will be there, you'll know and have a network with your neighbors and the locals, and you can have some backup systems and advanced preps in place.

As far as states, I like Tennessee (Western NC is similar), though just like any state, the health, education, skills, resources, resilience, etc. of the locals can vary widely. Utah is a top choice, though the locals may tend to shun you if you aren't Mormon. Parts of Idaho, Wyoming or Montana could work, though they can be very cold and may be near nuclear targets or the Yellowstone volcano. New Hampshire is also a possibility (I checked it out in 2005 but the bugs ate me alive).

It's crucial that your home or BOL be out of range from a large city, meaning that a car would run out of gas before it reached your location (unless it refueled en route). Ideally, your retreat should be at least five miles away from a major road (German refugees fleeing the advancing Soviet army during WWII would walk as far as five miles off a main road looking for food and supplies). It should also be at a high elevation (people are lazy and/or won't have the energy to walk uphill) and near a source of clean (preferably flowing) water. It would probably be a good idea to have some neighbors who could help provide mutual defense (isolated farms in Zimbabwe and South Africa were often successfully targeted by armed gangs, as they were fairly defenseless).

As far as other countries, I think there are few attractive options. I lived in Germany for four years, and two of my good friends left the U.S. years ago (for Mexico and New Zealand). Normally, I would recommend English-speaking countries with a strong

tradition of the rule of law/common law, property rights, privacy and self-defense, but I don't think that exists anymore. Almost all developed countries are heavily indebted and awash in refugees.

Switzerland would normally be my first choice, though it's very expensive, I understand it's very difficult for Americans to get permission to live there, and I think the country has changed a lot in recent decades. New Zealand is often mentioned as a possibility, but its leftist government has had perhaps the strictest COVID lockdown in the world, and I understand it's expensive to live there. I've heard some good things about Costa Rica and Uruguay. Singapore could be an option (that's where Jim Rogers lives).

I would look for a homogenous country with low corruption and high trust (the Scandinavian countries score highly here) that was not at risk of being invaded (by a country such as China or Russia, or by refugees). Also, you may not want to get stranded on an island, especially a small one in a grid down situation where there would be no ships coming in. If you'd like to research other countries, I'd check out International Living magazine.

Preparedness News

Goldman Sachs Employees Exhausted From Feeding the Muppets A sign of the top.

Yield Curve Control: Bubbles and Stagnation

Squatting Is Becoming More Common When property rights aren't respected, anything goes.

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I would love to hear from you! I thrive on feedback from readers. If you have any comments, suggestions, insight/wisdom, or you'd like to share a link to a great article, please email me.

Generally, I don't have time to answer questions about your specific situation, but if you have a general question that I think other readers also have, let me know and I will provide an answer in a future issue.

Feel free to forward this to a friend. If you would like to subscribe (it's free!) or unsubscribe, email me with either "subscribe" or "unsubscribe" in the subject line.

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Before starting a new diet or exercise regimen, you should consult with a doctor, nutritionist, dietician, or personal trainer.