

Have you Fed your 'Good Bugs' Today?

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By Marjorie Geiser, RD

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Most consumers have heard of probiotics and know that they are foods containing live, beneficial bacteria. Foods such as yogurt, buttermilk, miso or kefir are the most recognized foods providing `good' bacteria for the gut.

But are you aware of the health benefits of prebiotics? In a nutshell, prebiotics are the food to help the probiotics grow and multiply. They are the food for your `good bugs'.

A quick review of probiotics will help in understanding prebiotics. The advantage of beneficial living organisms in food, particularly lactic acid bacteria, has been known for centuries. In fact, the Roman historian, Plinius, in 76 BC, recommended fermented milk for treating gastroenteritis. In the early 1900's, a Russian zoologist, Elie Metchnikoff, wrote about the health benefits of "friendly bacteria" and hypothesized that consumption of fermented milk products were responsible for the long, healthy lives that Bulgarian peasants enjoyed.

Probiotics means "pro-life". The digestive tract is home to over 400 species of microorganisms. Some are `good bugs' and are `bad bugs' or unhealthy bacteria. Probiotics are the `good bugs'. Two of the most common strains are lactobacilli and bifidobacteria. It is believed that if a positive balance of good bacteria is maintained, the bad bacteria are less able to cause disease and irritation.

Here are some health benefits to taking probiotics: inhibits growth of `bad bugs', or bacteria that cause disease synthesizes vitamins, primarily B vitamins increase availability of nutrients decrease lactose intolerance decrease symptoms of GERD (gastro-esophageal reflux disease) decrease prevalence of allergies boosts the immune response

As mentioned earlier, prebiotics are food for probiotics. Consequently, the more you can feed and care for your `good bugs', the healthier you can be!

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The Japanese have known the benefits of prebiotics for years. In fact, a commercially prepared prebiotic ("Neosugar") is currently used in over 500 Japanese food products, from infant formulas to health products. The two most common prebiotics are inulin and oligofructose. As a supplement, it will be listed as either inulin or FOS (fructooligosaccharides). Inulin or oligofructose are present in over 36,000 plant foods as plant storage carbohydrates. Excellent food sources are chicory and Jerusalem artichokes. In fact, most commercially prepared inulin comes from chicory, or else synthesized from sucrose. Other food sources include wheat, barley, rye, onions, garlic and leeks.

Because flatulence, bloating and abdominal cramps can be an undesirable consequence of taking prebiotics (and even probiotics), it is recommended that anyone considering taking these in supplement form contact a healthcare professional familiar with such products for individualized recommendations. Those who could benefit from taking probiotic and prebiotic supplements include: People taking antibiotics which kill off the `good bugs' in the intestinal tract. People who suffer from diarrhea, constipation, gastrointestinal distress, and/or irritable bowel syndrome. Women who suffer

from chronic yeast and/or Candida infections.

Probiotic supplements are available as freeze-dried, powdered, capsules, wafers and liquids. Doses of Acidophilus and Bifidobacteria are expressed in billions of live organisms and a typical dose, unless otherwise recommended, is between 3 billion to 5 billion live organisms. Because probiotics are living organisms and are fragile, they should always be refrigerated. Products found on a shelf, therefore, are not going to contain live organisms and not be as effective. The product label should guarantee a certain number of live organisms by the expiration date of the product. There should always be an expiration date.

Prebiotics can be found either with a probiotic product or separately, because FOS and inulin are food for the probiotics. If purchased separately, they can be taken together. Some people, because of the high number of `bad bugs' in their gastrointestinal tract, cannot handle the two products taken together in the beginning. This is where an experienced healthcare professional can be beneficial. The suggested intake of FOS is 2-3 grams per day. Products containing vitamin C, whey protein, or cysteine may improve the effectiveness of probiotics.

This information is not intended to substitute for medical advice or care that you would receive from your healthcare professional, so always check with your provider. If you are taking medications, or have health issues, make sure you start these products under the care of a professional. Some people will notice no harmful effects and these products are generally very safe, but individual sensitivity can alter the effects of such products.

If something as simple as providing and feeding your `good bugs' in the intestinal tract can improve subtle or severe health issues, it's certainly time to start feeding our `good bugs' today!

Marjorie Geiser has been teaching health, fitness and nutrition since 1982. She is a nutritionist, registered dietitian, certified personal trainer and life coach. As the owner of MEG Fitness, Marjorie's goal for her clients is to help them incorporate healthy eating and fitness into their busy lives. You can learn more about Marjorie from her website,

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, or contact her via email to

Interest Rate Increases And You!

By Bob Schwartz

After 12 rate increases by the Fed, it does appear that the real reason behind the Fed action is to apply the brakes on inflation. The Fed seems confident that economic growth is on track but wary that costlier energy could "fuel" dangerous inflation. From all reports it is working. All types of borrowing will cost more. On the "Sunny-Side" savers will shortly see a bump in the meager interest they are receiving as deposit interest runs opposite to loan rates.

The Federal reserve today raised the Fed Funds Rate 1/4% to 4.0% The federal funds rate is the rate banks charge each other for overnight loans to comply with the Fed's reserve requirements. By buying or selling Treasuries in the market, the Fed can set the interest rate and influence the price of credit. The ePrime Rate, that many members understand will shortly be raised the same amount.

What Does It Mean To You?

Adjustable Rate Mortgages

ARMs have the most one for one relationship with the Fed Funds rate — they are usually indexed against the one-year Treasuries which are tied closely to the Fed Funds Rate. Every borrower will feel the pain when these rates go up

Some borrowers who recently got an ARM may know that their rate can only go up a maximum 2 points

If interest rates go up two percentage points on a \$216,000 mortgage (About the average in the U.S.) Borrowers could be on the tab for \$269 more a month.

Fixed Rate Mortgages

The Fed plans deliberate future increases also meaning fixed mortgage rates may continue their rise.

If Mortgage rates go up 1 Point, the above \$216,000 loan would cost \$140 more per month (5.4% vs 6.4%)

Lines of Credit Tied To Home Equity

These loans are mostly always tied to the Prime rate so expect a rise in the very near future.

Home Equity Loans

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These loans are tied to the equity in the home and are pegged to one-year treasury yields or the prime, which move in lockstep with the Fed rate.

If you are in the process of borrowing now, it may well pay to --LOCK IN THE RATE TODAY as the full effect may not hit for a few more weeks. After that look to pay about \$100 more per month on \$100K loan.

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