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Health Thoughts Living on the Health Minimum Wage?

By Nick James

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Random thoughts taken from valuable sources, what many nutrition experts consider to be the most important nutrients and health habits a person should have to help them stay healthy long term. We would categorize them into the following areas.

Dietary Fiber – Fiber is extremely important to your health in a number of different ways.

According to the National Institutes of Health one of the common causes of constipation is not enough fiber in the diet.

Fiber promotes cardiovascular health plus in studies has been indicated to help lower harmful cholesterol levels when combined with a healthy diet. But what most people don't know about fiber is all the various varieties there are of dietary fiber.

The point is with all the healthy benefits of dietary fiber most people don't get enough everyday – it is recommend that people get 25–30 grams of fiber per day. So if they're not getting it through their diet it pays to take a supplement. No wonder so many people are constipated.

Let's talk next about enzymes – did you know that enzymes control virtually all the chemical processes and reactions in your body – everything from digestion to breaking down old cells to generating new cells.

There is no doubt that enzymes are probably the most under-rated nutritional substance. Essentially because nobody talks about them. Most manufactures are not putting them in their foods or supplements. Most manufactures proudly state that their cereal is Vitamin Enriched. However, when was the last time you read a label that said our product is Enzyme Enriched!

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However, with the importance of enzymes the question begs to be asked, Where do I get adequate enzymes from? It certainly isn't from our foods. Processed and cooked foods destroy all enzymes. Sure our body has the ability to manufacture certain enzymes, but just like anything else it could sure use a supplement boost. The best foods for getting enzymes are fresh raw fruits and vegetables, but the problem is less than 20 percent of all people eat even the minimum recommended amount.

Perhaps an enzyme supplement would be advisable.

And why would someone only want the minimum amount of health? That is like living off the minimum wage – not a pleasant thought.

Antioxidants – Gee, how important are antioxidants. With all the environmental pollutants, smoke, chemicals etc that our bodies are exposed to on a daily basis we just can't underestimate the importance of antioxidants. Antioxidants as you know deactivate dangerous free radicals. Free radicals are essentially what causes iron to rust and an apple to turn brown after cut. The next time you cut an

apple in two put lemon juice on half the apple and none on the other half – notice how the one half without the lemon turns brown much faster. This is because the lemon juice is an antioxidant protecting the apple half.

Now think about what oxygen free radicals are doing to your body without an adequate supply of antioxidants.

So antioxidants are extremely important, however, what you may not know is that a variety (or network) of antioxidants almost always is more effective than just the same amount of individual antioxidants. So a variety of 15 different antioxidants would typically work better than the same amount of one single antioxidant.

Micronutrients or plant nutrients – these are present in virtually all plants here are some examples:

Cauliflower contains the micro– photonutrient sulforaphane. In research done at John Hopkins University in Baltimore, sulforaphane lowered the occurrence of breast tumors in lab animals by almost 40%.

In peppers you have micro– photonutrient capsaicin—it has been found to work as an anticoagulant, thus possibly helping prevent heart attacks or strokes caused by blood clot.

Lemons contain limonene, a compound shown to have anticancer properties in laboratory animals. Limonene also appears to raise the levels of beneficial enzymes in the liver.

And of course this is the tip of the iceberg as micro–photonutrients are present in most plants, researchers are still uncovering all their many health benefits.

A couple more good health tips.

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Clean Water – One of the most valuable things you can do for your health is to assure you drink at least 8 glasses of good clean pure water each day. This doesn't include soft drinks, beer, wine, coffee, tea, etc. This helps flush wastes from the body, keeps the cells hydrated and some experts believe it can even help keep healthy blood cholesterol levels down.

Finally Exercise – One can't underestimate the role regular exercise plays in long term health. It is important when starting an exercise to do something you enjoy and don't over commit and over do it. I.E. never bite off more than you can chew. You want to develop a good habit of exercise and the only way to do that is to start very slowly.

For example your goal for the first week may be to do 1 sit-up per day or walk to the end of your driveway and back. This may seem too easy, but our main concern is that we develop a good habit of doing some exercise everyday. And if you can do it for 21 straight days a good habit will develop.

One last thing to consider – too often most people think about what are the minimums in each area required for health. Why would someone only want the minimum amount of health?

That is like living off the minimum wage – not a pleasant thought.

Nick James offers informative tips and information on nutrition, health and working from home. His many years of internet marketing experince he uses to help others have a successful home business. Visit him and some amazing info at

What Is A Wage Garnishment?

By Henry Byers

A wage garnishment is a legal procedure through which a percentage of a person's earnings are withheld by an employer for the payment of a debt. Most wage garnishments are made by court order. Other types of wage garnishments are of legal or open procedures made by the IRS or state tax collection agency levies for unpaid taxes and federal agency administrative garnishments for non-tax debts owed to the federal government.

Wage garnishments do not include voluntary wage garnishments. Some debtor's may voluntarily consort with their employers to turn over a specified amount of their earnings to a creditor to absolve the debt voluntarily, without the use of a court order.

The Wage and Hour Division of the Department of Labor's Employment Standards Administration has dispensed Title III of the Consumer Credit Protection Act (CCPA) to limit the amount of an employee's earnings that are garnished and protects employee's from losing their jobs if their wages are garnished for only one debt.

Title III of the CCPA is enforced in all 50 states, including the District of Columbia, and all U.S. territories and possessions. This is a law that protects everyone who receives personal earning and

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incomes, e.g. wages, salaries, commissions, bonuses or earnings from a pension or retirement plan. The CCPA also forbids an employer from discharging an employee whose wages are garnished for any one debt, regardless of the number of levies made or attempts made to collect that debt, because of one single wage garnishment. The CCPA does not forbid discharging an employee when an employee's wages are separately garnished for two or more debts owed.

The amount of pay subject to wage garnishment is based on the employee's disposable wages. This is the amount of pay left over after all legally required deductions are made, e.g. federal, state and local taxes, State Unemployment Insurance, Social Security or any other withholdings for employee retirement systems required by law.

Deductions that are not required by law and that may not be subtracted from gross earnings when calculating disposable earnings under the CCPA are: voluntary wage deductions, union dues, health and life insurance, charitable contributions, savings bonds, optional retirement plans, reimbursements to employers for payroll advances or merchandise.

Title III of the CCPA sets a maximum amount that may be garnished in any pay period, regardless of how many wage garnishment orders are received by the employer. For common wage garnishments, excluding those for child support, alimony, bankruptcy, or any state or federal tax, the weekly amount may not exceed 25% of the employee's disposable earnings or by the amount by which an employee's disposable earnings are greater than 30 times the federal minimum wage. If a state wage garnishment law differs from the CCPA, the law resulting in the smaller wage garnishment must be observed.

Henry Byers, Retired IRS Manager and Wage Garnishment Law expert at eGarnish Group LLC () publishes other articles related to Wage Garnishment Law at

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