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It's Never Too Late to Prevent Osteoporosis

By ARA Content

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by: **ARA Content**

Calcium – a key element in the fight

(ARA) – Osteoporosis, a chronic disease that results in the deterioration of bone mineral density, affects nearly 28 million Americans — 2 million of which are men. Despite these staggering numbers, this disease is often preventable.

Though osteoporosis has been thought of as a disease that affects mostly women, 5–6 million men are at risk of developing this disease each year and the risks increase with age. This year alone 80,000 men will suffer from hip fractures and one-third of these men will die within a year. It has also been estimated that direct and indirect costs associated with osteoporosis are \$12–14 billion annually.

The leading causes of osteoporosis in men are: Heavy use of alcohol Steroid usage Hypogonadism (loss of male hormone)

Additional causes of osteoporosis (in both men and women) include: Genetics/family history Lack of weight-bearing exercises Smoking Inadequate calcium intake throughout life

Your Prescription Medication is Not Enough

With such alarming numbers, the National Institutes of Health and the National Osteoporosis Foundation have recommended that treatment of osteoporosis with any drug therapy also requires sufficient calcium and vitamin D to achieve optimal benefits. Studies have shown that you can triple your medication's bone-building benefits if you get the recommended 1,200 milligrams of calcium and 400 IU of vitamin D daily. But, according to a recent survey, only 30 percent of women are taking calcium and vitamin D with their osteoporosis medication.

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According to national studies, we are not getting enough calcium in our daily diet. While foods such as milk, broccoli, kale, beans and cheese are primary sources of calcium, large quantities of these foods would need to be eaten in order to get the right amount of calcium. A single serving of dairy provides only about 300 mg of calcium and up to 100 IU of vitamin D.

Because the average woman only gets about half the recommended daily requirement of calcium through her diet, patients who are on therapy for osteoporosis need a calcium and vitamin D supplement. "It's generally acknowledged that we don't get enough calcium through our diet, so it's a good idea for most adults, particularly those patients on osteoporosis therapy or at risk for osteoporosis, to take a calcium supplement such as Citracal + D," advises Dr. Miriam Nelson, associate professor of Nutrition and director of the Center for Physical Fitness at the School of Nutrition Science and Policy at Tufts University, and author of "Strong Women, Strong Bones."

Choosing a Supplement That's Right for You

Research has determined that different types of calcium supplement formulations (carbonate, phosphate and citrate) are absorbed in different ways by the body. The most widely available over-the-counter calcium supplements are formulated primarily from calcium carbonate, which is relatively insoluble.

Though calcium carbonate usually contains the highest concentration of calcium by weight, a study published in *The Journal of Clinical Pharmacology* shows that calcium carbonate is not readily available to the body. A study conducted by Howard J. Heller, M.D., assistant professor, Center for Mineral Metabolism and Clinical Research at the University of Texas Southwestern Medical Center at Dallas, indicates that the tablet formulation of calcium citrate in the form of Citracal was more bioavailable than calcium carbonate in the form of Os-Cal, even when given with a meal.

Dr. Nelson explains, "Calcium citrate does not require stomach acids for absorption as does calcium carbonate. This is an added benefit for older women who do not produce much stomach acid between meals. When combining the ease of absorption when taken with or without a meal and the vital Vitamin D component by which calcium turns into bone, calcium citrate supplements such as Citracal + D are a simple way to maintain the bone mass you've built."

Here are Some Tips to Prevent Osteoporosis: Eat calcium-rich foods, such as dairy, broccoli, kale, and beans Moderate your intake of alcohol Don't use steroids If you smoke, quit Take a daily ten-minute walk as a form of weight-bearing exercise

For more information on osteoporosis, please visit Mission Pharmacal's Web site at

Courtesy ARA Content,

; e-mail:

EDITOR'S NOTE: Citracal is manufactured and marketed by Mission Pharmacal, a leader in innovative pharmaceutical products since 1946. Based in San Antonio, Texas, the company has been dedicated to identifying unmet health needs in the marketplace and then developing innovative prescription and over-the-counter products to meet those needs for more than 50 years. Currently, Mission Pharmacal provides physicians and consumers with pharmaceutical, nutritional, diagnostic and medical device products.

For more information please contact Ken Dominski, The Rowland Company, (212) 527-8896.

Beat Credit Card Companies at Their Own Game!

By Daryl Flagg

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Have you ever wondered how much money a credit card company makes? Have you ever wondered how much of that comes from late fees? Everyone has and if you haven't you should because most likely you own a credit card, which means that these late fees has or could directly affect you.

As you have probably taken notice, credit card late fees are on the rise and have been so for awhile. There is enormous competitive pressure on credit-card interest rates and annual fees, and this has given way to a fee frenzy. For credit card issuers, late fees now represent their third largest revenue stream, (interest revenues and merchant fees rank first and second, respectively). In essence, those who pay late are now covering the costs for those credit card users who do not carry a revolving balance and those who file for bankruptcy.

So how much are credit card companies making from issuing late fees? Over the years we have watched the number of late fees charged to consumers jump to record-high levels. Late fees can range from \$10 to as much as \$40. The average late fee more than doubled since 1996 from \$13.28 to \$29.84. In fact, many major card issuers are now charging a \$35 late fee. Let's assume that 100,000 people made late payments for a particular month and they were charged a late fee of \$30 for doing so. This would add up to \$3 million in revenue. As you can see, credit card companies are making a lot of money off of card holders and there is no slow down in sight regarding the increase in late fees.

Credit card companies are making a killing off the late fees they issue to their customers and they don't mind doing it because their ultimate goal is to make money. They are like any other for-profit business in that they sell a product or service for revenue. In the case of credit card companies, the product happens to be credit. These companies aren't just some "thing" sucking up as much money as they can. These "things" are run by man. And wherever man is involved, greed also becomes involved. These people are just like you and me. They may have a family to support, bills to pay, etc. Most people don't work just for the pure enjoyment, but for money, a source of income. And the more income we achieve the easier and better our lives become, supposedly.

Some of you may be asking, "So what do we do about the late fees?" Well there's an article that I wrote awhile back that you may be interested in. You can find this article at

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<http://www.nextmonthonline.com/WhitePapers/Article1.aspx> . It addresses several methods and tips to avoid having to pay a late fee. One method in particular that I would like to address further in this article is the Skip-a-Payment technique. If you happen to know that you can't pay your credit card bill for a particular month just skip it. Next Month Online is an independent company from credit card issuers. They allow their visitors to skip a payment for a nominal fee. This fee is generally 70% than your typical late fee. You will accrue no late fee and no bad mark on your credit report. Credit unions often offer this type of service for loans or mortgages, but first you have to fill out an application and then you need to qualify. With Next Month Online, there is no application to fill out and everyone qualifies as long as they have a credit card. Credit card companies are not very happy with Next Month Online because they are losing money every time someone uses the Skip a Payment service. This is by far the best service you can use if you know you will be late because you save a lot of money and

avoid all the hassles that come with bad credit.

Credit card companies are not backing down from increasing fees. They, for some reason, do not see us as people who make mistakes once in awhile or people with other priorities in our lives. They want their money and they want it now! This is the reason you should not back down either. Hit them where it hurts, their pocket books. If you know you will be late for a particular month, just use a skip a payment service because the credit card companies will no longer be taking money from you, you will be taking money from them.

About the Author Daryl Flagg is the founder and CEO of Next Month Online. Next Month Online is a service that allows its visitors to skip credit card payments. They can be found at <http://www.NextMonthOnline.com>. Sign up for free!

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