



Health is wealth

Too busy to take care of yourself? Independent financial adviser Greg Pogonowski cautions against common illnesses and the potential losses that could result from them.



This month, I thought it would be prudent for SME owners to step back a little, and think about themselves and their families. All too often, my clients tend to be so busy meeting the demands of their business, they rarely stop to think about themselves and what would happen to their business (and the livelihood it brings their families) should they become ill.

So let's look at the most common health issues that, if left neglected, can impact not just you but also your business.

Because this region has a "young" population compared with the Western world, relevant figures are not readily available so I have used the UK as an example – this is because more people here are eating a Western diet than a traditional one

associated with this region, so this is what is coming.

For the so-called "weaker sex", women do pretty well. Men die sooner; they're 70% more likely to die from cancers that affect both sexes and 60% more likely to develop them in the first place. Why is this? Is it down to genes? I don't think so. If you look at the top ten health threats to men you'll find that many can be prevented. Some can even be stopped in their tracks if you know the warning signs, have a few tests done by your doctor and make some lifestyle changes.

Heart disease

The number one threat to men's health is heart disease, killing over 50,000 men annually in the UK – one in five of all male deaths. Sadly, most are preventable. You're at risk if you

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are over 40, overweight, have high blood pressure and cholesterol, are a smoker, are diabetic (a big problem in this region) or have a family history of heart disease.

Heart disease kills more women than any other cause. In 2008, more than 40,000 women in England died due to heart disease, and around 100,000 women have heart attacks every year. If you are over 40, overweight and "too busy" to exercise, at least take time off to visit your doctor who can assess your risk of heart disease.

Stroke

Strokes cause more death in men than any single cancer and are the leading cause of disability. Most people think of strokes affecting only the elderly, but anyone can get one. Strokes are more common in men than women and the vast majority occur in people over the age of 45. You are more at risk of a stroke if you have high blood pressure and cholesterol, smoke, drink to excess, are overweight, diabetic, already have heart disease or have previously had a heart attack.

For some reason, stroke is often regarded as a condition which mainly affects men. Not so. Stroke is the second biggest cause of women's deaths. Women are one and a half times more likely to die from one. A stroke happens when the blood flow to the brain is interrupted by a blood clot blocking an artery. Some risk factors for stroke can't be changed – for example you are more likely to have one as you age.

Lung cancer

Lung cancer is the biggest cancer killer of men. Smoking causes 90% of lung cancer cases, though a family history of the disease, exposure to radon gas, air pollution (which is a big problem in Dubai), second-hand smoke and chemicals like asbestos can also cause it. The symptoms of lung cancer can include a persistent cough, shortness

of breath, wheezing, coughing up blood, chest pain, weight loss and fatigue.

Lung cancer kills more women in the UK than any other cancer. It causes one in five of all female cancer deaths. Nine out of ten cases of lung cancer are caused by smoking.

Prostate cancer

Prostate cancer is the most common cause of cancer in men. Each year approximately 35,000 men in the UK are diagnosed with prostate cancer and around 10,200 die from it, yet a recent survey found that 60% of men were unaware of the symptoms. Over 70% of new cases occur in men over the age of 65, and having a close family member who has had the disease makes it more likely you will get it too. Early symptoms may include the need to urinate often, passing urine slowly, discomfort while urinating, blood in urine, pain or stiffness in back, hips or pelvis. If you have any of these symptoms, see your doctor. There is no one way to prevent prostate cancer.

Liver disease

Alcoholic liver disease is a group of illnesses which develop when the liver becomes damaged due to heavy drinking including fatty liver, hepatitis and cirrhosis. It's a fatal mistake to think that binge drinkers are most at risk from liver disease. People most at risk are those who drink over the limit on a regular basis over the years. Alcoholic liver disease does not usually cause any symptoms until the liver has been seriously damaged. When this happens, it can cause nausea, weight loss, and yellow coloration of eyes and skin.

Alzheimer's and dementia

Nervous system disorders account for 5% of all male deaths. The early signs of dementia include an



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inability to recall recent events, failure to recognise familiar faces and names, general confusion about everyday matters, language problems and mood and behaviour problems. Age is the biggest risk factor for dementia, with about one in 14 people over the age of 65 and one in people over 80 having some type of dementia. There is no way to prevent dementia, but generally speaking maintaining a healthy lifestyle – exercising, not smoking, keeping socially and mentally active – can help protect against both mental and physical decline. So turn to the crossword or Sudoku page now!

More women die from dementia than men simply because they are more likely to live longer. The biggest risk factor for dementia, including Alzheimer's disease, is ageing. Having a close family member with dementia is an additional risk factor. You can't stop yourself from ageing, or change your genes (not yet anyway).

Breast cancer

Breast cancer is the most common cancer. Advances in medical research, screening and new treatments is the reason why breast cancer is not higher up in the list. All women aged between 40 to 70 should be screened. Screening is by breast mammogram – a bit like an X-ray. If you are not being screened, see your doctor to find out why not. If you have a close family member who has had breast cancer before the age of 50, you should inform your doctor, as a minority of cases are caused by a gene which can run in families. All women should learn what their breasts look and feel like normally, so they can notice any changes in the shape, size and texture which occur.

Ovarian cancer

Many medical conditions can lay claim to be a "silent killer", but none more so than ovarian cancer. The symptoms of early disease are often silent or ignored by busy women, when treatment is most effective against the cancer. It is often mistaken by women (and some doctors) for irritable bowel syndrome. Women who have used the contraceptive pill and breast fed after pregnancy have a lower risk of ovarian cancer. A small minority of women have inherited genes which increases their risk of ovarian cancer. You should be screened if you have a close relative who has had the disease coupled with another who has had breast cancer before the

age of 50, from the same side of the family.

The health file

So, quit or reduce smoking; improve your diet to include fruit, vegetables and fibre; avoid foods containing saturated and trans fats; cut back on salt in your food and limit your alcohol intake. Try to maintain a healthy weight and incorporate some exercise into your routine. To reduce your risk, check your blood pressure and cholesterol levels.

But, at the end of the day, there is only so much you can do. So I also recommend that you should at least insure against the diagnosis of all of the aforementioned (and more), whether this leads to death or full recovery or anything in between. For one thing, whatever the outcome, there is usually a lifestyle change and it impacts your work as well, and this always costs money. So, as a business owner, consider the option of a critical illness benefit policy. ■

ABOUT:

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