are exosomes the solution to hair loss?

Dr. Mitchell Ghen
Integrative Medicine Practitioner and Teacher
talks about the medicine of the future

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WHY HEALPRENEUR?
By Dr. Dalal Akoury

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Achieving discipline and mindset awareness

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HOW MUCH LONGER CAN YOU AFFORD TO WAIT?

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CREDITS
Founder
Dr. Dalal Akoury

Copy Editor
Katerina Parpa

Contributing Copy Editor
Agnes McGrane

Marketing and Sales Executive
Patricia Coppola

Graphics
Luis Teran

Advisory Board
Veronica Sosa

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THE MEDICINE OF THE FUTURE

"Most of my patients have failed to respond to conventional medicine or they are sick and tired of taking medications that cause undesired side effects!"

Doctor, Author, INTEGRATIVE MEDICINE PRACTITIONER AND TEACHER Dr. Mitchell Ghen shares why he became a doctor, why he believes in integrative medicine and why he is now dedicating his life to sharing his knowledge with the next generation of physicians.
With a system that is failing both patients and healthcare practitioners, how can doctors offer excellence while still staying afloat financially and not burning out? Dr Dalal Akoury, Founder of HealPreneur magazine, shines a light on the current issues and shares her vision and aim of the publication.

Most doctors feel trapped in the current healthcare system and don’t feel empowered or equipped to provide excellent care for their patients. Excellent care means giving patients a choice. The “system” (health insurance companies and big pharma) is in control of how doctors run their practice and heal their patients. If doctors want to offer alternative/holistic care as a better option for patients, insurance companies do not support them.

Doctors, healthcare professionals and patients alike are tired of assembly-line medical care. The current healthcare system is based on sickness or acute care rather than focusing on optimization, regeneration, prevention, maintenance and detoxification. It does not focus on the whole being of a person, their environment or emotional state which may be affecting their physical health.

Healthcare facilities are almost like patch-up stations! Science is at least ten years ahead than what is currently clinically-practiced as doctors wait for FDA clearances. There is an enormous lag between actual science and its application. No real investments are being made in understanding the effects of food, sleep deprivation and environmental toxins on the development of diseases.

Furthermore, “physician burnout” has become an epidemic as doctors are unable to renew and regenerate their energy between call nights and days in the office attending to patients. They feel emotionally drained and physically exhausted as they are limited to what their employers and insurance companies allow them to offer patients. This results in doctors displaying indifference or negative and unfriendly attitudes toward patients and their concerns for their health.
What has helped me?
I had to go through a lot to realize the failures of the system. Then I decided to do some research, attended trainings, learned about different modalities and disciplines, and subsequently adopted more integrative approaches for my practice.

Now, in my clinic, I am able to offer my patients a choice to either take a pharmaceutical or holistic approach for their health. I explain the difference, side effects and costs and let them decide.

No one taught me the business side of providing healthcare. It was a hard road, but we can now make it easier.

The HealPreneur vision
Like most startups, our magazine is in its humble beginning stages. However, we have a big vision of what we would like to offer our readers. The aim of the HealPreneur Team is to build a platform for health professionals to showcase their work and services, and a resource for up-to-date information, guidance and tools that health professionals can apply to their practice.

We want to offer a bridge between traditional medicine and state-of-the-art medicine of the twenty-first century, allowing healthcare professionals to enjoy their work again, to have financial freedom and practice their calling for healing.

This magazine aims to offer medical insights, as well as business and marketing advice, so that practitioners can create a successful business and practice and offer holistic services to their patients.

Practicing medicine is about people, not just diagnoses. Our vision is to restore humanity back into healthcare, and for doctors to claim back their personal vision for their practice and rediscover the joy of being a doctor, with strategies proven to work.
Why aging ISN’T SEXY YET

Business Consultant and Life Coach Christine Nielsen tackles the subject of aging and offers advice on transforming your practice to cater to the growing boomer consumer group, concerned with aging gracefully.

Recently I had the opportunity to work with some of Canada’s top professionals on the subject of “Changing the Conversation Around Aging”. The topic they asked me to speak on was actually something that I am very passionate about: Why Aging Isn’t Sexy Yet. Let’s face it, we’re all getting older and it’s happening right now. By the time you finish reading this article, you too will be a wee bit older. But when you really think about aging, do you think it’s sexy?

Can we talk about that for a moment?
When we talk about aging, what is the first thing that pops into your mind? Is it the abundance of opportunity that the Boomer Consumer generation (1946-1964) represents? Or could it be something else? Perhaps a memory, something dark, or a fear? You see, for the most part when we think of aging, our reaction is not excitement. The perception we have of aging is dictated by our past experiences. Perhaps you were very little the first time you went to see an aging relative at a care facility. The smells and noises may have frightened you. You may have lost a dear loved one or you may be a practitioner of medicine who cares for aging patients every day. The conversation around aging is shaped by our past perceptions and our experiences.

Why change our perception of aging?
Let’s understand some facts about this topic before we dive in. The “Aging consumer” – or “Boomer Consumer”, as we like to refer to them – is a growing industry representing over $15 trillion by 2020 (Bank of America Merrill Lynch). Most of us don’t want to age the way our parents or grandparents did. We now live in a longevity economy where, through powerful health practices, education, and lifestyle, people are living much longer, working longer and embarking on second careers after they have completed their first. More people are also starting their entrepreneurial career in their 50’s and 60’s, purchasing companies or creating start-ups. This has an incredible impact on how people view aging and their future. In North America, we live in a society where more people are working past 65 and the majority of wealth is in the hands of this generation.

Change the conversation around aging
So how do we change the conversation around aging and how do you as a business owner and medical practitioner tap into this ever-expanding market? Firstly, let’s start with the perceptions. Yes, aging can be sexy. Just look at Hollywood and the recent Oscars. With a plethora of stars now moving into the Boomer category, we are seeing a major shift in what it means to express ourselves and our vitality at any age. Let’s face it, Hollywood is aging and that’s changing the way we look and how we feel about aging.

Marketing opportunities for boomer consumers
From a marketing perspective, there has never been a better time to start creating new strategies in your health practice or business that directly target the wealthiest generation. If your marketing is targeting millennials, you are missing out on the abundance that the Boomer Consumer represents.

How do we change the conversation around aging and how do you as a business owner and medical practitioner tap into this ever-expanding market?

“- Christine Nielsen
They are interested in smart homes, ways to take care of their families, and technology. There is an abundance of business opportunities for services, products and anything technology-related. The Boomer Consumer may not have been born with an iPhone in their hand, but they sure like to communicate on one. With medical breakthroughs like exosomes, Boomer Consumers are living healthier, more productive lives. They don’t want to be restrained and repressed. They want freedom and health, and they can afford the technology and services to help keep them vibrant, vivacious and sexy.

Society, however, still needs to shift the paradigm around aging. We need to change the conversation and it starts with our own perceptions and how we market our services and products. If your marketing is stale and represents outdated perceptions, change it. Challenge it!

There are 1.6 billion people aged 50 or older in the world. That number is expected to double within the next three decades. Will your business strategy capture any share of this growing market? Are you innovating your product and service offerings in a way that smashes preconceived notions about aging, and satisfies the new demands of the Boomer Consumer?

If the answer to that question is “no” or “not enough”, here are some areas where you can easily start to make a shift:

• Smash your own perceptions of aging and the aging consumer – it’s holding back your growth.

• What ways are you using to attract Boomers into your business to impact the experience level. Do you have enough Boomers mentoring or coaching your younger leaders of tomorrow? Have you bridged the leadership generation gap by creating a culture of inclusivity and expansion? Or do they misunderstand each other?

• If you are in the medical field, the best way to capture the attention of this consumer is to ensure you are offering products and services that enable their longevity and quality of life. What options and alternatives do you have?

• What vertical applications can your business implement that would create a passive or active income stream based on this market?

Faced with a growth opportunity, now is the time to change our perception of aging. Not just the care, but the entire marketplace of the Boomer consumer. I hope your business is tapping into this extraordinary opportunity. I also invite you to challenge your own perceptions and create a new context for living. A context for life. Aging is sexy. Believe it!

With medical breakthroughs like exosomes, Boomer Consumers are living healthier, more productive lives.

– Christine Nielsen

There are 1.6 billion people aged 50 or older in the world. That number is expected to double within the next three decades.

– Christine Nielsen

ABOUT THE AUTHOR

Christine has over 24 years of experience in transforming and driving business organizations worldwide to achieve greater levels of performance and organizational results. She is the Founder and CEO of Contrast Coaching and Consulting, President of IMN Toronto, a global network of 30 international chapters, an international speaker who has coached thousands from stages across the globe, and a Ted Talk speaker. She is a Master Coach, with knowledge in industries spanning forestry and mining, healthcare, telecommunications, oil and gas, engineering, and financial services. She is a consultant and advisor in the field of organizational and cultural transformation and performance management. Christine is a spokeswoman for senior business leaders a Women of Inspiration 2019 nominee, and recipient of the IAOTP Top Consultant 2019 award.
The physiology of breathing: Simply Magical

Breath. One of the many things in life that we take for granted. We are often not aware how our breathing affects our lives, our actions and reactions, and our overall being. Breathwork couple Viola Edward and Michael de Glanville share their insights on the magical gift of breathing and a few benefits that come with practicing breath awareness.

Since that magical moment of the first breath taken during our birth experience, we have been breathing continuously, twenty-four hours a day, throughout our whole lives. The vital importance of this instinctive action becomes clear when compared to our other bodily needs. We can survive for weeks on end without eating and even manage to go without drinking for many days, but if our breathing is interrupted for much longer than three minutes, we cease to live.

Breathing – an automatic function

Breathing is popularly considered a natural, automatic bodily function. It is always there, in the background of our lives, and we are not conscious of its broad-ranging influence. Night and day we breathe, managing what our lives bring us, dealing with the habitual, with the contentment, the joy, the pain and the stress.

In contrast, the conscious practice of Breathwork focuses on developing knowledge and understanding of this fascinating function in order to fully utilize its powerful healing properties for mind, body and spirit.

Perception and circumstances affecting breathing

When free from conscious intervention, human breathing patterns are selected autonomously. This depends on our perception of safety or danger and on the emotions or stress we are feeling. Once we perceive that the cause for alarm has passed, other autonomous processes return our breathing to normal. This capability of fluid, easy variation of heartbeat and breathing tempo is an excellent indicator of our body health.

The function of breathing is to supply our body and the brain with the energy it requires to exist, to grow, to observe, to learn, to reason, to understand, to create, to procreate, and to love. – Michael de Glanville

Problems arise when we find ourselves continuously exposed to stress, pain or in a state of perpetual alarm. Our nervous system then finds itself locked into crisis mode. We trade reflection and clarity for instinctive reaction, losing our capability to reason, relax and recover. This state of being invariably leads to poor health.

Reversing the autonomous command chain

Fortunately, our brains can choose to reverse this autonomous command chain by applying specific breathing patterns that help to break free from damaging habitual behavior.

We can learn to recognize the symptoms of dysfunctional breathing and override our body’s autonomous control of our respiratory process. A relevant corrective breathing rhythm will take us to a clearer mind and healthy relaxed body state.

What is the physiological process of breathing?

Our hearts are strong muscular pumps in communication with our brains. They circulate blood between the lungs and the body’s organs. The lungs are composed of a soft tissue assembly of microscopic hollow spongy orbs, called alveoli, where circulating blood can come into direct contact with oxygen molecules brought there by the act of inhaling.

Oxygen is present in the atmospheric mixture of the ‘air’ that is inhaled into the lungs during breathing. In the alveoli, the oxygen binds to hemoglobin in the blood and is then carried along the vessels of the arterial network by the pumping heart, to supply the brain, the organs, the muscles and the soft body tissues.

At this cellular level, the chemical transformation of the oxygen molecule produces the required energy for the organs and muscles and creates a by-product called carbon dioxide. This molecule then binds to hemoglobin, forming carbaminohemoglobin, and is returned to the lungs along the venal network by the pumping of the heart. The carbon dioxide molecules then dissociate from...
the returning blood flow in the alveoli of the lungs and, in gas form, are breathed out of the body during exhalation.

**Monitoring inhale-exhale**

So, what mindset changes can be stimulated by different breathing techniques? To understand how breathing actions can influence our mind set, we must look at the communication connection between the heart, the lungs and the brain.

When monitoring heartbeat frequency and the breathing cycle of inhale/exhale, we find that during the inhalation period the heart rate speeds up slightly and then slows down during exhalation. This is known as Heart Rate Variability (HRV). The character of the inhalation section of a breathing cycle can communicate “alert to danger”, causing the heart rate to speed up. The character of the exhalation section can communicate “return to safety”, causing the heart rate to slow down. Our body’s system prepares itself for action or relaxation in synergy with signals from the breath.

The perception of danger causes us to instinctively inhale suddenly and very rapidly. This in turn triggers a faster heartbeat. These two simultaneous actions provide an instant extra oxygen supply to our muscles and brain.

The same rapid inhalation also triggers the adrenal gland to release adrenaline into the blood stream, which rapidly communicates the signal of “alert” to the rest of the body. The tensing of various muscle groups follows, leading to the raising of shoulders, closing of eyes, holding of breath, contraction of abdomen, and so on.

This alert warning of danger is known as the “sympathetic nervous process” and, once the danger is perceived to have passed, the relaxing, stand-down-from-alert-and-return-to-normal function is called the “parasympathetic nervous process”.

**Breathe to trigger physical state of body**

It is imperative to be aware of how variations of breathing trigger corresponding responses in body state. With this awareness we can trigger a physical state of body alert and excitation by consciously choosing to inhale faster, as if in preparation to face perceived danger.

Similarly, by choosing to focus on extending the length of our exhalation, we signal the body to relax, calm down and open up safely to our surroundings. This in turn helps us avoid the toxic effects of prolonged periods of stress on our organisms, such as shallow breathing, headaches, lack of sleep, or recourse to stimulants and addictive substances.

**The dangers that trigger our breathing**

In our urban lives, we do not instantly have to make a “fight or flight” decision because we are faced with a hungry tiger. Today, the perceived danger will rather be manifested in physical and psychological bullying in the workplace or at school, through shouting, or in verbal and sexual assault or domestic violence.

When confronted with these threats, learning awareness of the powerful influence of conscious breathing on body state and mood, combined with regular practice, gives us a trusted vehicle with which to create positive changes in our lives. “Conscious Connected Breathing” is a powerful technique for releasing habitual or addictive behavior patterns that disrupt healthy relationships in family, at work or at play.

Breathing consciously helps avoid the toxic effects of prolonged periods of stress on our organisms.

— Viola Edward

The chemical transformation of the oxygen molecule produces the required energy for the organs and muscles and also creates a by-product called carbon dioxide.

— Michael de Glanville

**ABOUT THE AUTHORS**

Viola Edward & Michael De Glanville are the owners of KAYANA International Breathwork. Viola is a Transcultural Psychotherapist & Master Mentor and the Founder of Feminine Capital Forum. Michael is a Mining Engineer & Massage Teacher, Founder of Water Breath Fusion. Both are Breathwork Professional Lead-Trainers.
Approximately 35 million men and 21 million women suffer from hair loss. Dr. Dalal Akoury, Exosome Therapy specialist, explains the causes of hair loss and how exosomes can help revive your patients’ receding manes.

From age 35, 40 percent of men begin to experience loss of hair; by age 80, 70 percent of men will have undergone hair loss. On the other hand, 80 percent of women will struggle with extensive hair loss by age 60.

Alopecia means hair loss. When a person has a medical condition called alopecia, their hair falls out from the scalp or elsewhere on the body. Increasing awareness about alopecia and hair loss is key in the hair loss treatment business.

Alopecia or hair loss, causes lower self-acceptance, which may result in depression and anxiety. Furthermore, early onset of androgenic alopecia is associated with an increased occurrence of what is called metabolic syndrome which may then trigger ischemic heart disease.

What is alopecia?
Alopecia is triggered by an array of factors which disturb the hair cycle and reduce stem cell activity and hair follicle regeneration.

Causes of hair loss and alopecia
Alopecia is triggered by an array of factors which disturb the hair cycle and reduce stem cell activity and hair follicle regeneration.

Family history (heredity)
The most common cause of hair loss is a hereditary condition called male-pattern baldness or female-pattern baldness. It usually occurs gradually with aging and in predictable patterns – a receding hairline and bald spots in men, and thinning hair in women.

Nutritional imbalances
• Iron deficiency from veganism and vegetarianism.
• Zinc deficiency from vegetarianism, as bioavailability of zinc is lower in vegetables than meat. Additionally, vegetarians typically consume more legumes and whole grains, which contain phytates that bind to zinc and inhibit absorption.
• Niacin deficiency from alcohol abuse
• Fatty acids
• Selenium
• Amino Acids

Aging
With aging come various hormonal changes and medical conditions. A variety of conditions can cause permanent or temporary hair loss, including hormonal changes from pregnancy, childbirth, menopause, testosterone imbalances, thyroid problems, insulin resistance, and metabolic syndrome.

Autoimmune diseases
• Alopecia areata
• Systemic lupus erythematosus
• Scalp infections such as ringworm

Environmental factors
Hair loss can be a side effect of certain drugs, medications and supplements, such as those used for cancer, arthritis, depression, heart problems, gout, and high blood pressure. Heavy metals and toxins are some environmental factors that play a role, as well as radiation therapy to the head, where the hair may not grow back the same as it was before.

Psychological factors
Stress and stressful events are major factors affecting our hair. Many people experience a general thinning of hair several months after a physical or emotional shock. This type of hair loss is usually temporary. A psychological disorder called trichotillomania is where a person pulls out their own hair.

Certain hairstyles and treatments
Excessive hairstyling or hairstyles that pull your hair tight, such as pigtails or cornrows, can cause a type of hair loss called traction alopecia. Hot oil hair treatments and permanents can cause the inflammation of hair follicles leading to hair loss. If scarring occurs, hair loss could be permanent.

How does alopecia or hair loss appear?
Hair loss can appear in many different ways, depending on what causes it. It can come on suddenly or gradually and affect just your scalp or your entire body. Some types of hair loss are temporary while others are permanent. Here are some examples of how hair loss may present, manifest and progress:

Gradual thinning on top of the head
This is the most common type of hair loss, affecting both men and women as they age.

Circular or patchy bald spots
Some people experience smooth, coin-sized bald spots. This type of hair loss usually affects just the scalp, but it sometimes also occurs in beards or eyebrows. In some cases, the skin may become itchy or painful before the hair falls out.

Sudden loosening of hair
A physical or emotional shock can cause hair to loosen. Handfuls of hair may come out when combing or washing hair or even after gentle tugging. This type of hair loss usually causes overall hair thinning and not bald patches.

Full-body hair loss
Some conditions and medical treatments, such as chemotherapy for cancer, can result in the loss of hair all over the body. The hair usually grows back.

CAN EXOSOMES HELP?
Patches of scaling that spread over the scalp
This is a sign of ringworm. It may be accompanied by broken hair, redness, swelling and, at times, oozing.

Current treatments available for alopecia
The widespread occurrence of alopecia merits the pursuit of new, more effective therapies aimed at hair follicle regeneration and neo-regeneration. Hair follicles are immunologically privileged places, like the brain, eyes, and testicles, and they are under the influence of the neuroendocrine-immune network. Many people are afraid that the cost of restoring their hair will be far more then they can afford. Some treatments include medication, scalp treatments, laser hair therapy, and surgical or non-surgical procedures, including hair transplant.

Hair transplants have become a conventional treatment technique in androgenic alopecia. We know that stem cells can be used to regenerate hair in several therapeutic strategies, reversing the pathological mechanisms which contribute to hair loss, regenerating complete hair follicles from their parts, and neogenesis of hair follicles from a stem cell culture with isolated cells or tissue engineering. We all know that damaging factors affect the hair cycle and reduce stem cell activity and hair follicle regeneration capability. Stem cells can regenerate hair follicles with sebaceous glands in the skin. Based on current knowledge, stem cells can be used to regenerate hair in several ways:

- Reversing the pathological mechanisms which contribute to hair loss (especially in androgenic alopecia).
- Regeneration of complete hair follicles from their parts (cells in the bulge can regenerate a whole hair).
- Neogenesis of hair follicles from a stem cell culture with isolated cells or tissue engineering.

Furthermore, there are several other sources of novel cellular treatments for the regeneration of hair follicles. Those sources include autologous cells originating from adipose tissue (fat) and bone marrow. Additional therapies include placental cell-derived exosome products.

Although an autologous transplant is regarded as the gold standard, its use is not practical because of limited amounts of material that could be obtained from one’s fat or adipose tissue and the insufficient viability of cells obtained in this way. However, with exosome hair loss treatment, the future looks bright and affordable. Although it is well documented that 47 percent of people with hair loss would spend their life savings on restoring a full head of hair, that is not necessary in this day and age. There are many options with reasonable prices and financing. 47% of people with hair loss would spend their life savings on restoring a full head of hair, that is not necessary in this day and age.  

– Dr. Dalal Akoury

What are exosomes?
Exosomes are the latest generation of naturally bioactive Mesenchymal Stem Cell Components products used to effectively address hair thinning and hair loss. They are small vesicles that are an important component of paracrine signaling. They are secreted by various cells and contain proteins, mRNAs, and micro (mi)RNAs and enable cell-to-cell communication. Exosomes are derived from mesenchymal stem cells (MSC) and have been shown to stimulate dermal fibroblast spread and migration, as well as modulate scar formation in the inflamed scalp.

How do exosomes work in hair stimulation?
Regenerative cells by nature work to heal, repair, stimulate, and restore cells and tissues. How do exosomes injected into the scalp?
The tiny size of exosomes allows for easy injection with local anesthesia into the superficial dermis of the scalp. Common autologous scaffolds, such as HD-PRP, can be used to assist in cell retention and cell migration. The procedure is performed in the same manner as other simple procedures done in-office by a skilled physician. It is now understood that exosomes play a key role in health and disease.

Over the last several years, researchers have realized the biogenesis of exosomes, their role as cell-to-cell transporters and communicators. Exosomes extend the cell’s capacity to deliver beneficial molecules.

Continued exosome studies and their mechanisms and utility will optimize novel, targeted remedial tactics in addressing a wide range of devastating diseases, including hair loss.

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Prostacon 2PLUS™

An innovative treatment concept for chronic prostatitis, pelvic pain in men

We all have great challenges with patients displaying an increased prostate-specific antigen (PSA). These patients are often labeled as potential prostate cancer patients. Most of them will be biopsied, resulting in no traces of cancer being found, and the patient remaining with the fear of having a cancer. The procedure will be repeated with the same result in most cases.

For decades, the free PSA and the PSA quotient have provided a great instrument with which to differentiate an inflammation from a cancer. If the PSA is more than 15 percent, it indicates that it is most probably an inflammation and not a cancer. The problem with treating chronic prostatitis pain is that the antibiotics and anti-inflammatory medication offered do not penetrate enough into the prostate gland – approximately 5-10 percent. As a result, these patients never get the chance to receive proper treatment for their discomfort.

Let me introduce to you a novel treatment concept for this situation, that I call ProstaCon 2Plus™. This treatment basically increases the blood flow in the pelvic region with the pulsed magnetic waves of the Neocontrol device. This device is able to penetrate the pelvic floor like a cone, up to about 8 centimeters deep, and contract all the muscles in the cone through nerve stimulation, at a rate of 18,000 times in 20 minutes. Patients receive a suppository with an anti-inflammatory medication (Diclofenac 100mg) just before the session, as well as an intravenous antibiotic (1 use Ciprofloxacin 200mg in 100ml bottles) during the 20-minute Extra Corporeal Magnetic Innervation (EXMI) Therapy.

To ensure the success of this procedure, it needs to be implemented daily for four weeks (five times per week). During the first two weeks, we use the added Prostacon 2Plus™ medication and, during the last two weeks, we use the EXMI by itself. After these four weeks, a new PSA will be evaluated. Over 90 percent of all patients will have their PSA return back to normal levels. These are the patients that will definitely not develop a cancer.

Regarding other patients, most will see a drop in their PSA but will still have a higher PSA with a low-grade PSA quotient of less than 15 percent. In many cases, the drop in the PSA will bring the patients into a range where they can be helped by a radical prostatectomy.

In my almost 40 years of urological experience, a PSA of more than 8 ng/ml will result in a successful radical prostatectomy with cancer-free survival. Patients with a PSA of more than 8 ng/ml before radical prostatectomy will most likely display a new PSA increase after six months to two years. I have been using this program for 20 years and I have recorded hundreds of patient success stories.

ABOUT THE AUTHOR

Michael Jordan is a professor of urology with two private urological centers in Munich and Wertingen, Germany. He is also the owner of the EXMI technology which is the only technology on the planet that uses a pulsed magnetic field to stimulate nerves up to a depth of 8cm in the body, completely non-invasively and with the patients fully dressed. Michael Jordan has developed many treatment concepts using the EXMI. He is an international speaker and business coach. His treatments help to prevent and even cure cancers, and he has survived cancer himself by using these procedures.

I had a PSA of 6.9 ng/ml. After doing 20 sessions on the magnet chair of Dr. Jordan, including infusions with antibiotics intravenously and anti-inflammatory medication as suppositories during the sessions, my PSA values returned to their normal levels. I am very happy and satisfied that I could skip a prostate biopsy and the fear of having prostate cancer.

– A 66-year-old patient from Munich
Mistletoe: MAGIC AND MEDICINE

"The druids – that is what they call their magicians – hold nothing more sacred than the mistletoe and the tree upon which it grows, provided it is a hard-timbered oak... Mistletoe is rare and when found it is gathered with great ceremony, and particularly on the sixth day of the moon... Hailing the moon by a native word that means 'healing all things,' they prepare a ritual sacrifice and banquet beneath a tree, and bring up two white bulls, whose horns are bound for the first time for this occasion. A priest arrayed in white vestments climbs the tree and, with a golden sickle, cuts down the mistletoe, which is caught in a white cloak. Then finally they kill the victims, praying to a god to render his gift propitious to those on whom he has bestowed it. They believe it had the power to bestow life and fertility.

—Pliny the Elder, 'Natural History', XVI, 95.

The mythology of mistletoe

In the earliest written accounts from 50 CE, the Greek physician Dioscorides wrote De Materia Medica, a five-volume Greek medical encyclopedia about herbal medicine, ensuring his place in medical history. As one of the earliest and most knowledgeable herbalists, Dioscorides found that mistletoe helped cure his patients of external tumors.

In the earliest of times of the pagan-worshipping druids, mistletoe was one of the most magical, mysterious and sacred plants in nature, according to historians. It was held in great reverence by the Celtic Druids, who searched for the plant in the tops of the "sacred oak" on the sixth night of the moon. Dressed in white robes, the druids would cut the oak mistletoe with a golden sickle amidst prayers and rituals. They believed the mistletoe protected its possessors from all evil and that the oaks on which it was seen growing were to be respected because of the wonderful cures which these druidic priests were able to effect with it. The ancient druids used mistletoe as an aphrodisiac and a protection against poison. They believed it had the power to bestow life and fertility.

—Pliny the Elder, 'Natural History', XVI, 95.

Mistletoe through the ages

Christian folklore holds that mistletoe was once a tree, the wood of which was used to make the cross on which Christ was crucified. The tree then shriveled up with shame, changing into a plant which pours down good fortune on all who pass under it. In the Middle Ages and later, branches of mistletoe were hung from theceilings to ward off evil spirits.

In Europe, they were placed over houses and stable doors to prevent the entrance of witches. Kissing under the mistletoe was first found associated with the Greek festival of Saturnalia and later with primitive acts of marriage.

Ancient medicinal use

With this fascinating history we, as scientists and clinicians, must ask ourselves what is this plant and how could it possibly help or treat those patients suffering from such dreaded diseases like cancer? Historical medicinal references and anecdotal stories include the benefits of mistletoe in the treatment of internal bleeding, seizures, infertility, arthritis, gout, hysteria, whooping cough, asthma, hypertension, headache, dizziness, menstrual pain and menopausal symptoms, diarrhea, movement disorders, tachycardia and tumors.

Due to its calming effects, mistletoe was used as a tranquilizer for various nervous conditions and for the treatment of mental and physical exhaustion. It was also used as long-term therapy to prevent hardening of the arteries. Reports that mistletoe could lower blood pressure in animals and humans appeared as early as 1906.

In more modern times, mistletoe has been considered as a possible anticancer agent since the 1920s. This is due to evidence indicating that extracts derived from it have been shown to kill cancer cells and to stimulate immune system.

Mistletoe

Viscum album is a species of mistletoe in the family Santalaceae, commonly known as European mistletoe, common mistletoe or simply mistletoe.

It is a hemiparasite on several species of trees, from which it draws water and nutrients.
As previously described, it has a significant role in European mythology, legends, and customs. The most serious use of mistletoe extract in the treatment of cancer originated with Rudolf Steiner, the founder of Anthroposophy and Anthroposophic Medicine, around 1916.

Steiner’s understanding was that, since mistletoe is a parasitic plant and cancer acts like a parasite in the body, by using some of Samuel Hahnemann’s homeopathic theory of “like treats like,” one could induce a corporal response which could lead to an elimination of the cancer.

This insight by Steiner helped form the basis of his concepts as to how mistletoe could be used to help treat cancer.

Treatments of cancer
My experience with mistletoe extracts over the past 12 years has varied and my patients’ experiences have been broad. I have used Viscum Album Extracts (VAE) both intravenously and subcutaneously in combination with other modalities including chemotherapy (dose-dense and fractionated), radiation therapy, immunotherapy, targeted therapies and hyperthermia.

I have also used complementary modalities like dose-dense Vitamin C, ketogenic diet plans, stress reduction practices, exercise programs, herbal therapies, hormonal modulation therapies and off-label prescription drugs like Metformin, Doxycycline and low-dose Naltrexone. These approaches can be adapted to reflect individual patient needs through genomic testing of the patients and their tumors.

Review studies in Europe have been performed using mistletoe (VAE) and have demonstrated that intravenous VAE may particularly support patients in advanced stages of cancer and help stabilize and improve overall quality of life for cancer patients. Further work in the area is being encouraged as the biochemistry and immunogenicity of VAE is better understood both in vitro and in vivo. VAE appears to be safe for infusion purposes based on human clinical trials and well tolerated in those patients with advanced cancers.

Cytoxic as well as immuno-modulatory effects of mistletoe extracts and their components have been described and seem to depend upon the host tree, the manufacturing process and the composition of the different components present in the extracts.

An integrative approach
The integrative oncologist’s approach to patient diagnostics and care is unique, as it requires some deep knowledge of the patient’s history (epigenetics), their genetics (genome) and the tumors genetics (tumor genome). This information is required in an effort to provide the most individualized care possible. The information which is gathered dictates patient protocols, treatment recommendations and referral plans along with the potential for clinical trial participation.

Mistletoe therapy has always been an adjunct to my current protocols and yet can be used as a stand-alone treatment. I include it as an option for patients who can benefit from a natural form of immunotherapy, especially if they are compromised constitutionally or not a candidate for a more traditional immunotherapy like a CTLA-4 or PD-1/PDL-1. For those patients who are candidates or open to immunotherapy, mistletoe may be the best introduction for them and may also be able to prime them for traditional/allopathic immunotherapy treatment. In order to better understand the role of Mistletoe therapy in integrative oncology, let’s examine the immune system.

The immune system
To launch an immune response, your body must be able to tell the difference between cells or substances that are “self” (part of you) versus “non-self” (not part of you and potentially harmful, like an infectious organism). All of your body’s cells carry specific proteins on their surfaces which help the immune system recognize them as “self.” “Non-self” materials have proteins and other substances on their surfaces which the body doesn’t recognize, called antigens.

Antigens trigger the immune system to attack them and whatever they’re attached to, whether these are germs,
viruses, bacteria, or something else. This response either destroys the foreign invaders or keeps them in check so that they can’t harm the body.

The immune system’s natural capacity to detect and destroy abnormal cells may prevent the development of many cancers. However, cancer cells are sometimes able to avoid detection and destruction by the immune system. Cancer cells may:

• Reduce the expression of tumor antigens on their surface, making it harder for the immune system to detect them;
• Express proteins on their surface which induce immune cell inactivation;
• Induce cells in the surrounding environment (micro-environment) to release substances which suppress immune responses and promote tumor cell proliferation and survival.

Immunotherapy
Immunotherapy conceptually was birthed by Dr. William Coley, an orthopedic surgeon from New York who, in 1891, injected streptococcal (Streptococcus pyogenes) organisms into a patient with inoperable cancer. His idea was to trigger an immune response to the bacterium as well as one to the cancer. His attempt proved successful. One of the hallmarks of that response was a profound fever, as high as 105 degrees Fahrenheit.

Since that time, he treated thousands of patients and was dubbed the father of immunotherapy. From the time of its inception, this therapy was used regularly by greats like the Mayo Brothers at the Mayo Clinic in Minnesota, as well as Bradley Coley, MD, son of Dr. Coley.

These advances in cancer immunotherapy are the result of long-term investments in basic research on the immune system, research which continues today. Additional research is currently under way to:

• Understand why immunotherapy is effective in some patients but not in others who have the same cancer.
• Expand the use of immunotherapy to more types of cancer.
• Increase the effectiveness of immunotherapy by combining it with other types of cancer treatment, such as targeted therapy, chemotherapy, and radiation therapy.

Mistletoe therapy has always been an adjunct to my current protocols and yet can be used as a stand-alone treatment. I include it as an option for patients who can benefit from a natural form of immunotherapy.

– Dr. Sean Delvin
A number of consensus views regarding cancer immunology have recently emerged from both preclinical immunotherapy models and analysis of cancer patients.

First and foremost, the natural state of endogenous tumor reactive T cells is characterized by hyporesponsiveness or anergy.

This is likely due to a number of mechanisms that tumors use to induce tolerance as they develop. While many of the newer generation vaccines can effectively transfer antigens to and activate dendritic cells, T-cell tolerance remains a major barrier which is difficult to overcome by vaccination alone.

Preclinical models demonstrate that for poorly immunogenic tumors, once tolerance has been established, therapeutic vaccines alone are ineffective at curing animals with a significant established tumor burden. However, combination strategies of vaccination together with inhibitors of immunologic checkpoints and agonists for co-stimulatory pathways are proving capable of overcoming tolerance and generating significant anti-tumor responses even in cases of established metastatic cancer.

**Immunosurveillance**

Tumors differ fundamentally from their normal tissue counterparts in both antigenic composition and biologic behavior. Genetic instability, a basic hallmark of cancer, is a primary generator of true tumor-specific neo-antigens. The most common genetic alteration in cancer – mutations – arise from defects in DNA damage repair systems of the tumor cell. The fundamental concepts of the immune surveillance hypothesis – first conceived nearly a half century ago – is that a major role of the immune system is to survey the body for tumors as it does for infection with pathogens, recognizing and eliminating them based on their expression of tumor-associated antigens. In animal models, carcinogen-induced tumors can be divided into those which grow progressively (progressor tumors) and those which are rejected after an initial period of growth (regressor tumors).

A major role of the immune system is to survey the body for tumors as it does for infection with pathogens.

– Dr. Sean Devlin

*Part II of this article will be published in the next edition of HealPreneur.*

Dr. Sean Devlin is a board-certified Family Physician and board eligible in Emergency Medicine. He is board-certified and fellowship-trained in Anti-Aging and Regenerative Medicine and fellowship-trained in Integrative Cancer Therapeutics. Dr. Devlin has focused his clinical practice on evaluating and treating patients with all forms of advanced and complex disease states, including cancer, chronic infectious diseases and metabolic disorders.

Dr. Devlin holds a Masters degree in Biochemistry and has pursued doctoral studies in Pharmacology with an emphasis on the evaluation of novel antineoplastic agents. He has been practicing Integrative Oncology and Integrative Medicine for the past ten years and is a certified IPTLD instructor, sitting on the Advisory and Educational board of the IPTLD Foundation. He has traveled extensively working and studying with cancer physicians and researchers internationally in an effort to better understand cancer and its treatment. Dr. Devlin currently teaches and works with a variety of Integrative Oncology groups around the country as a consultant.
The discipline
OF MINDSET WITH
ISMAEL CALA


What Challenges have you faced as an Entrepreneur?

Wow! That would be an infinite list! (laugh) When you become an entrepreneur, it’s almost like you have to be a magician. The economy has changed so much in the last decade. Now we live in a world that is becoming more and more ambiguous. It is totally unpredictable, volatile, uncertain and complex.

Technology has changed the rules of engagement for every industry and business. So, to be an entrepreneur, one of my greatest challenges was to keep my psychology positive. I would say to myself “OK, Ismael, nothing will last forever.” You have to ask the questions every single day, because the world is always changing. You have to ask the question, “What is your business today?” “What will be your business tomorrow?” Because it will change.

Making change the new constant in my life, has taken me a couple of years to accomplish. I was quite successful having my show on CNN and doing the Prime Time and getting a good salary. I was in a ‘comfort zone’. An entrepreneur can never live in a comfort zone. So, my biggest challenge was to create a mentality where I transformed surprise, into mindful anticipation.

We all agree that moving out of your comfort zone is one of the most difficult things most entrepreneurs face. What is the one thing you believe that has the biggest impact on this journey?

Yes, it is so difficult because our brain and how we think, is key. That is why I study neuroscience, psychology and emotional intelligence, or “the why” behind what we do. In every single task that you want to accomplish in life, 80 percent is about psychology, or mindset. It is not about the mechanics of what you need to know specifically to accomplish the task, even though that’s important. So I asked myself: “Ok, Ismael, how do you create a powerful mindset to do everything you want?” In asking that I realized that in order to face my fears and get my brain to do the work, it was not about learning a task, but about unlearning what is obsolete and outdated. The most difficult thing for human beings is to be ready to unlearn.

You must update anything that is not serving you, not moving you forward. Learning new things can be difficult, but unlearning can be almost impossible for some people, who are stuck in old mindsets. Mindset is the foundation to everything we do, so having the best mindset has the biggest impact on this journey.

You have talked about mindset. How about other elements such as body, spirituality and wealth? How do you make these elements work for you?

Well you know body, mind, soul, everything is connected. Let’s use today as an example. I could have slept in, because I just came back from a trip to San Diego, so I was quite tired in the morning, but discipline kicked in. This is one of the “D’s” to becoming successful and productive with your time. The Four “D’s” of success are Desire, Decisiveness, Determination and Discipline. And Discipline implies that you do things that you know will move you forward even if you don’t feel like it.

The Four “D’s” of success are Desire, Decisiveness, Determination and Discipline. And Discipline implies that you do things that you know will move you forward even if you don’t feel like it.

" - Ismael Cala
So, we need to move, and for me that’s a law. I need to do something every single day to move my body, like yoga, walking, running and training with a personal trainer. Nature is important for me, because when you do something in nature, it benefits not only your body but also your senses, your emotions, your mind.

It’s obvious that you have been working a lot around this. Your business philosophy and your career has been focused on awakening this spark in people, to get to know themselves better. And that is amazing. It’s not just when you start and jump from the corporate into this entrepreneurial world. We are aware that you are now trying to spread that message to an even wider spectrum, with your latest launch: EsCALA to Corporate and EsCALA for Happiness.

**Can you tell us a little bit more about this ambitious project?**

Well you know, approximately 80 percent of people leave their jobs because they don’t like their bosses. They don’t get along, they don’t feel represented by their bosses, they don’t feel cared for or encouraged by their bosses. I have interviewed thousands of people, so I know how important these things are.

Right now corporations are focused on creating loyalty with their associates and employees, and to empower them. It’s not only about the money or salary.

That’s why we created EsCALA Corporativa. You want to be more productive? Ok, then care about the culture, the happiness, about how people feel engaged in your company. In the end, every corporation wants more money and more revenues, but if people are not happy, they are not as productive as they can be.

Using data, we demonstrate to corporations that happiness at work, works. Happiness at work, delivers results, happiness at work will become a healthy place for you to create the right culture for your business to thrive towards competition.

- *Ismael Cala*

**Your new book: Awaken with CALA or Despierta with CALA – can you please highlight what this book is bringing to people right now?**

I have to admit that I’m so happy with this book as it is the most complete book I’ve written so far. Why? My first book, best seller *El Poder de escuchar* or *The Power of Listening*, was really successful as it was all about listening. Although it’s a broad subject, it’s focused on interpersonal communication.

So, this one, *Awaken with CALA*, is talking about life as a whole, as a journey, as an adventure. It’s about why people perceive life as hard. I always tell this story of an old philosopher who was talking to one disciple. The disciple said to him, “life is hard”, and the old philoso-
pher said, “compared to what?” So, that is what I’m doing with this book. I’m saying, “hey, don’t recite problems. Only victims recite problems. Just create solutions. You have power. We, as human beings, have power, personal power, personal freedom. It’s about attitude, psychology, mindset. Everything that you put in your mind becomes a belief and when you believe something it will happen no matter what.

So, we divided the book into seven areas. We say seven, because we divided our life in seven areas. The book is easy to read as it is structured as follows: phrase reflections; then an explanation about a phrase and then two, three, or four exercises as an action plan. The book is not just theory but about developing habits. If you change your habits, you will change your destiny. If you do something new, you will just redirect your focus point and you will get where you want to be.

What advice do you have for people or entrepreneurs that are afraid they haven’t found their talent yet, or they might have found it, but they don’t know how to just “jump out of that airplane”?

Well, being an entrepreneur is not for everyone, I have to be honest, because I have been on both sides of the fence. To tell you the truth it takes courage. So if you are in doubt, you better get knowledge. You better get ready, prepare, invest in your psychology, because otherwise failure will eat you and so many people are afraid of failure. As an entrepreneur, you will have to learn that every setback is just that, a simple or a profound setback. And as big as the setback is, the biggest is the learning lesson. And that is the philosophy for entrepreneurship. So many people worry about what others are saying, if they are going to be accepted or rejected, and if they are going to succeed or fail with an idea they want to develop. If you’re an entrepreneur, you have to just go with life. Some ideas will be great, some ideas will not be that great. Such is life. As an entrepreneur you will have ups and downs, but you cannot let yourself get depressed. You will keep moving forward. My suggestion is to first attend courses, invest in your preparation starting with somebody close to you who is already doing it and then you’ll decide if that’s the boat that you can jump into. Because it’s not for everybody. People try to have a business but they don’t have the psychology to hold up a business.

You better get ready, prepare, invest in your psychology, because otherwise failure will eat you and so many people are afraid of failure.

– Ismael Cala
Doctor, author, integrative medicine practitioner and teacher Mitchell Ghen shares his WHY. Why he became a doctor, why he believes in integrative medicine and why he is now dedicating his life to sharing his knowledge with the next generation of physicians.

“I always wanted to be different and to make a positive difference in people's lives,” shares Dr. Mitchell Ghen, who had dreamed of being a doctor since he was a child.

However, in his twenties, Mitchell found his dreams unfulfilled. He had successfully completed a degree in economics, but he never used it. Instead, he was working at a local gym and wishing he was able to make more of a difference in people's lives. It was a chance conversation with a colleague that would unexpectedly change his life forever.

“One evening, when I was closing up the gym, one of the secretaries saw that I was down in the dumps,” Mitchell recalls.

“She asked me what was bothering me, and I told her I should have become a doctor. ‘So why don’t you?’ she asked. I started to tell her how I would have to go back to school, and I would not be done with my training until I was 31 years old.’

‘What she said next would be for me the most important, life changing words I have ever heard: ‘Do you want to be sixty years old and look back and say you’re sorry?’ That was all I needed to hear to create the drive in me!’

Freshly motivated, Mitchell immediately enrolled into a pre-med program at St. Joseph's College in Philadelphia, and his journey to becoming a qualified doctor began.

Investigating integrative medicine
Mitchell enjoyed his medical training, and his love of medicine grew, but he still felt something was missing: “I realized that despite all we knew, there was still so much we don’t know about the human body.

“My curiosity and my tremendous desire to do good for humankind and make a real difference for patients, led me on my integrative medicine quest.”

Mitchell began to learn from a group of doctors practicing integrative medicine, and started to research natural therapies. He found that some were very effective with little or no side effects, making them the best choice for most of the chronic issues his patients were facing.

In his early years of his independent practice, he incorporated what he had learned from other doctors, while continuing his studies of functional medicine. His passion eventually led him to study for a PhD and start writing textbooks for physicians.

Pioneering stem cell work
Mitchell also developed an interest in stem cell transplantation, becoming an expert clinician and researcher in the field.

“I always try to be on the cutting edge of science, especially natural therapies and treatments,” says Mitchell.

“During my years of practice, I met numbers of amazing physicians, scientists and researchers that had a great impact on my career. One such person was Professor Norman Ende, who introduced me to a new world of stem cells from cord blood.”

Based on Ende’s research, Mitchell wrote a paper that was published in several international biomedical journals (unpublished). He went on to meet many of the pioneers in the pre-genetic implantation community, including the individuals who cloned the first cloned mammal, Dolly the sheep.

What she said next would be for me the most important, life changing words I have ever heard: ‘Do you want to be sixty years old and look back and say you’re sorry?’ That was all I needed to hear to create the drive in me!”

- Dr. Mitchell Ghen
Soon, Mitchell found himself doing high profile cases for the White House, being observed by the Surgeon General of the US Army, travelling abroad to help extremely ill patients, and eventually developing protocols and teaching on stem cell use.

**Individual treatment plans for patients**

Mitchell currently practices integrative medicine at his clinic in Boca Raton, Florida.

He treats a wide variety of acute and chronic conditions, such as cardiovascular disease, high blood pressure, diabetes, neurological disorders, cancer, autoimmune diseases, and many other ailments. He also treats healthy patients who want to maintain their vitality and slow down the aging process.

“Most of my patients have failed to respond to conventional medicine or they are sick and tired of taking medications that cause undesired side effects,” explains Mitchell.

“My practice is based on individual biochemistry – no two patients have the same protocol. I develop an individual treatment plan that supports their optimal chemistry so they can return to health.”

“I know that the strict allopathic medical way does not have the answers for most diseases. Instead of approaching our patients in the “if-then” manner, meaning for example if you have a high blood pressure, then you get an anti-hypertensive drug, our job should be asking why these problems occurred in the first place and try to fix them at the cellular level.”

**Equipping thousands of physicians**

After successfully treating thousands of patients throughout the world using integrative medicine practices, Mitchell is now focused on sharing his 38 years of experience and expertise with others.

His passion is to pass his knowledge on to as many healthcare practitioners as possible, so that access to integrative medicine can be increased.

“I have had the pleasure of developing natural therapies and conveying them to thousands of physicians through textbooks and lectures over the years, but I realize there is a grave shortage of mechanisms to learn this medicine,” Mitchell explains. "Physicians would typically take weekend courses or seminars on numerous topics without true focus. To compound this problem, there are literally dozens of ‘alternative’ therapies and lack of guidance of how to build a successful integrative medicine practice.”

To rectify this problem, Mitchell has now been working on creating a comprehensive educational program with clinical experience similar to a hospital residency.

“This is an invaluable resource giving the doctors the tools they need to take their classroom knowledge to practice,” he claims.

**The first resource he and his team have developed is an eight-hour plus hour comprehensive training video course.**

This is an A-Z guide of using parenteral nutrition in an integrative medical practice, teaching from the basics through to advanced diagnostics and treatments for various health conditions.

The course includes a three-month specialist consulting service, with access to Mitchell and a team of experts. Students can ask anything from clinical questions, to where to buy supplies and materials to set up their own...
Mitchell hopes that this new resource will encourage increasing numbers of physicians around the world to incorporate integrative medicine into their practice.

**The medicine of the future**

Mitchell, or ‘Dr. Mitch’ as he is commonly now known, is a sought-after personality. As well as running his own practice, lecturing internationally and writing books, he is busy appearing on radio and television shows, including his weekly one hour live show every Friday on WGGS 16. Currently, his shows are focused on the theme of his upcoming book Look Good, Feel Good, and Have Great Sex. The question is, does he ever get time to relax?

“I am definitely a workaholic, but I do take time to relax and recharge,” Mitchell admits. “On the weekends, I love spending time with my wife and the kids on our ranch; there are goats, horses, and donkeys and it is amazing to watch nature in action.”

“At the end of the day, I feel the greatest satisfaction is knowing that when I go to sleep at night I’ve done something special for human kind.”

- Dr. Mitchell Ghen
Most people think of clothing as simple covering. I have loved fashion from a young age and discovered early on the transformational power of clothing. I noticed that whenever I looked good, I felt good, my thinking was more positive and, as I acted differently, people reacted differently.

What we wear speaks to other people. It’s nonverbal communication. People make up their minds about us based on what we are wearing. This takes just three seconds!

A specific color, pattern, tailoring or fabric can change how we feel, think and act, and consequently how others react to us.

Studies show clothes can change how we think and feel
I will never forget how I felt when I had to spend a week in a hospital. I had to wear a shapeless, pale, garment open at the back. It made me feel so helpless, moody, unhappy and even more sick. I asked my mom to bring me my favorite pink silk pajamas and I instantly felt uplifted and healthier.

Uniforms are also a good example of how clothes can alter your psychological state as they make us feel anonymous and kill individuality.

Have you ever felt the power of wearing a sharp suit or a red dress? How did it make you feel?

It is confirmed that clothes affect our mental agility. In the 1990s, Barbara Fredrickson found that women who were given a math test performed worse when wearing a swimsuit than when wearing a sweater.

Studies about first impressions found that the quality and cut of clothes are capable of communicating your status and level of intelligence. For example, people wearing name-brand clothes are perceived as having higher status than those wearing conventional brands. And people who have their clothes tailored are considered to be more successful than those who wear clothes that aren’t as fitted or flattering.

Studies have also shown that when people were asked to describe their character traits, they were more likely to describe themselves as chic and strategic when wearing smart attire and as easy-going or clumsy when dressed casually.

And suddenly Victoria Beckham’s statement “I can’t concentrate in flats” makes complete sense. She just feels smarter and more powerful when wearing her statement high heels.

Our clothes have cognitive, social and emotional consequences
In her book Mind What You Wear: The Psychology of Fashion, Karen Pine cites research from Adam Galinsky, who was the first to coin the term “enclothed cognition.” Psychology Today reported that this term initially referred

“ Our clothes not only speak to other people, they also speak to us and subtly transform us from the inside out.

— Alexandra Stark

Alexandra Stark, Personal Brand Strategist, International Speaker, Founder of "Branded by Results", and Author of upcoming bestseller (we like to predict) The 21 Top Skills a Coach Must Have, shows us how to transform our businesses and lives through the transformational power of clothing.
Your choice of attire has powerful effects: it sends internal messages which can boost or lower your mood and even change your thought processes and capabilities.

- Alexandra Stark

The physical experience of wearing certain clothes affects our thinking.

- Alexandra Stark

Low mood → Dress down → Negative feedback * → Lower mood

*The bad thing is that “negative feedback” includes missed opportunities, missed deals and clients. In other words: YOU LOSE $$$!

Upon discovery of this vicious circle, I wanted to find a way to turn it around. Mindset is 80 percent of your success.

However, working on overcoming your limiting beliefs – especially when it comes to self-love, which affects how you take care and dress yourself – and the blocks that are holding you back requires continuous work.

On the plus side, changing your outfit is a matter of minutes, thus changing your mood in an instant! Isn’t that amazing?

Here is my proven strategy that I want to share with you:

Low mood → Dress up → Positive feedback* → Elevated mood*

*Positive feedback here means making connections, getting attention, being visible and having more chances to close deals and attract business opportunities.

Personal style and psychological mood are so interlinked. I hope that one day doctors or therapists prescribe an outfit rather than pills to overcome feelings of depression.

- Alexandra Stark

I highly recommend trying this even if it feels awkward at the beginning. The more often you apply it, the more amazing you will feel.

Think of it as a business strategy. Next time you feel discouraged or moody, choose clothes in bright, uplifting colors and styles that complement your figure. Many women describe the confidence that comes from simply putting on red lipstick or swapping their flats for heels.

When I am creating a holistic makeover for a client, overwhelmingly, nine out of ten tell me they want to feel confident. Not sexy, not even attractive. Confident! If you already feel confident, an amazing outfit can benefit you even further. The willingness to stand out works like a catalyst. This – and a friendly smile – will open many doors for you.
The POWER OF PLAY

Nancy Mayer, expert Gamification Strategist, Author and Public Speaker, shares how adding play can power up and enhance productivity, positivity and performance in your life and business.

Why is it that, as we grow older, we are no longer encouraged to play? For some reason, it is thought that play is only for children. However, the reason children play is because it creates so many great results. It is said that adults have a lot to learn from children and play is certainly something adults ought to consider including more of in their life.

It is time to re-evaluate the “power of play” in our lives and our businesses because, as Entrepreneur, Game Designer and Author of A Theory of Fun for Game Design Raph Koster says, “Play is universal, even more universal than humanity”.

Play is fundamental in life and business. Here are three key reasons why we need to think about becoming more playful and “gameful” in our lives.

**Play increases creativity**

When we play and use our imagination to place ourselves in a different mental state, we are being more creative. Creativity leads to innovation. If we want to be “thought leaders”, we need to be able to play with various ideas and concepts to generate disruptive and innovative solutions.

**Play helps solve problems**

One of the ways children learn to solve problems is through play. They are given challenges and, by exploring different options and testing new ideas, they are able to build their problem-solving abilities.

Business and life are all about solving problems and, by playfully looking at alternatives, new solutions can be achieved.

“

We don’t stop playing because we grow old; we grow old because we stop playing.

– George Bernard Shaw

**Play helps solve problems**

One of the ways children learn to solve problems is through play. They are given challenges and, by exploring different options and testing new ideas, they are able to build their problem-solving abilities.
A serious game is a game that we play to solve a business problem as opposed to any other kind of game typically played for entertainment purposes.

– Nancy Mayer

Fun is just another word for learning.

– Raph Koster

Play is the best way to become socialized

Children learn to interact with others through play. They develop friendships and learn to work collaboratively with others through play and games. We are human beings and it is vitally important to connect with other humans in a fun and productive manner.

So how can we inject more play and fun in our adult lives? Let’s talk about games and the increasing use of “gamification” in the workplace. According to author and self-proclaimed serial entrepreneur Gabe Zichermann, gamification is “the process of using game thinking and game mechanics to engage users and solve problems.”

Jane McGonigel is a pioneer in studying the use of games and game-inspired ideas to improve human life. In her book, SuperBetter: A Revolutionary Approach to Getting Stronger, Happier, Braver and More Resilient – Powered by the Science of Games, she argues that everyone has four intrinsic gameful strengths that can be employed to overcome obstacles and achieve life goals:

1. The ability to control one’s attention and, therefore, one’s thoughts and feelings;
2. The power to turn anyone into a potential ally and to strengthen existing relationships;
3. The natural capacity to motivate oneself and supercharge one’s heroic qualities, like willpower, compassion and determination;
4. The ability to confidently face challenges head-on instead of trying to escape them.

The “SuperBetter Method” has been used by thousands of people since 2011. Many of them claim that SuperBetter helped them overcome health challenges like anxiety, depression, concussion, post-traumatic stress disorder, and chronic pain, among others, or just achieve challenging life goals. There are three levels of gamification that can be used to help you live a happier, more productive life.

Level 1 – behavior modification

This uses the following formula: Challenge → Achievement → Reward

This is what most “loyalty programs” and leaderboards are based on. First set a goal or a challenge, then get it done and, finally, reward yourself. When we celebrate this win, it will keep us motivated to do more. Zichermann’s SAPS Framework – which stands for Status, Access, Power and Stuff – provides interesting insight into better understanding of what motivates people. They are motivated by these four primary factors in that order. So when we are thinking about rewards, “stuff” is the least motivational.

Level 2 – collaborative games

Games are particularly effective in helping with collaboration because they have the four following elements: 1) a shared goal, 2) rules, 3) constraints and 4) voluntary participation. This is the type of game that most sports teams are familiar with and this team approach is great for creating consensus and buy-in for the solutions achieved as a group. Luke Hohmann’s Innovation Games is a wonderful source for these types of collaborative frameworks for having fun and getting great results.

Level 3 – experiential games/simulations

Although this type of play is more complex to develop and run, the outcomes are often profound and life-changing. It allows the players to play full out (often in costumes) and experience difficult situations in a safe environment. Here, “the debrief” is the most important part because they have the four following elements: 1) a shared goal, 2) rules, 3) constraints and 4) voluntary participation. This is the type of game that most sports teams are familiar with and this team approach is great for creating consensus and buy-in for the solutions achieved as a group. Luke Hohmann’s Innovation Games is a wonderful source for these types of collaborative frameworks for having fun and getting great results.

In conclusion, we must consider all the benefits of adding more play and having more fun in our lives. Laughter is often associated with playing, and having fun every day is so good for our health!
Creating a safe WORKPLACE ENVIRONMENT

WHAT DOES IT TAKE?

According to Josée L Patton, expert Human Resources Advisor, maintaining a healthy and safe workplace environment is more than just taking measures to ensure the physical comfort and safety of employees. She believes that business owners have an important role and responsibility in creating a healthy workplace environment.

When I began my career in human resources over 15 years ago, I knew very little about the profession. Office politics were not my game of choice. However, the more time I spent helping employees, seeing them develop and succeed, the more I fell in love with everything human resources.

Every day, little by little, I felt it was part of my role to not only help but also protect my people. Human resources is the face of a company, setting the tone for culture, ensuring policies and procedures are upheld, and influencing the overall work environment.

There is an important link between supporting the employer and employee connection and ensuring everyone is provided with a safe and healthy workplace.

Laws
As a business owner and employer, you need to become familiar with nationwide and state/provincial laws.

Keep in mind that this includes not only employment laws, but also laws about your field of work, your human rights code, federal and other taxes, worker’s compensation, health and safety and more.

If you are a small- to medium-sized business, you may not need to employ someone to stay abreast of this information, but you will need to stay informed.

One of the best ways is to subscribe to newsletters provided by your government and law firms.

Many of these newsletters are free of charge and they can help you stay on top of required business changes.

Health and safety
Every business, no matter the size, should make health and safety habits part of their day-to-day practices.

You may have legal requirements for training, compliance and first aid based on the type and size of your business.

Having a health and safety officer or committee, may be a requirement according to your local laws.

Ensuring you carve out at least one hour every month to review your health and safety procedures and status can help protect both your business and employees.

Human resources is the face of a company, setting the tone for culture, ensuring policies and procedures are upheld, and influencing the overall work environment.

– Josée L Patton

The connection between employer and employee is the guarantee that everyone has a safe and healthy workplace.

– Josée L Patton
Policies & Processes
Creating good guidelines and parameters for all employees is important. However, this is not just about having a policy an employee signs, never reads, barely understands, and which is kept in an employee file.

Good leaders have processes that are easy to learn and simple to follow. They can range from confidentiality to social media and substance misuse to acceptable behavior and performance, as well as ensuring that workplaces are free from harassment, violence and so on.

Recognitions
No workplace is healthy without a daily dose of “Thank Yous”. Verbal recognition is great and, in all my years in HR, employees are always looking for more. What is important for employers to understand is that recognition makes employees feel valued.

The more valued one feels, the more productivity rises, as does overall motivation.

When an employee can come into work knowing their employer follows the law and truly cares about their safety, it will resonate in their overall impression of the company.

Every employee is also a potential customer who talks to their family and friends about their work experiences.

As a leader, you have the power to influence those experiences.

Communication
Communication is another important part of recognition. Employees being able to speak freely to their employer in a trustworthy manner and exercising an open-door policy should be a year-round practice. Being authentic and respectful is the culture everyone strives for.

Companies such as Disney and South West Airlines are known for their company culture. Giving people freedom of speech that fits within your company’s guidelines is key.

Having quarterly check-ins with staff is also a method of recognition, as it allows the opportunity to guide the employee to ensure they are on top of their performance.

No one likes being performance-managed, therefore, as a leader, it is important to stay on top of concerns as they arise, helping the employee stay on track. Having good health and safety practices in the workplace reduces illnesses and injuries.

Therefore, always educate your employees on policies, processes, and acceptable behavior in order to set up your employees for success.
If you lose
YOUR HEALTH, YOU DON’T HAVE TO LOSE YOUR WEALTH!
(PART II)

In Part II of this series of articles, Financial Consultant Armineh Keshishian continues expanding on the topic of risk management and tackles the subject of disability insurance and other important coverages we all must consider early on in our lives.

As discussed in Part I of this article in the previous issue of HealPreneur, a comprehensive financial plan is comprised of the following six elements:

- Budget and cash flow
- Net worth statement
- Risk management
- Tax and investment planning
- Retirement planning
- Wills and estate

Disability insurance – what you need to know
A disability can result from injury, accident or illness, either physical or mental. You need to be employed or self-employed in order to apply for a disability insurance policy.

Disability insurance is designed to replace a portion of your income, typically up to 70 percent, if you become disabled and are unable to earn an income. Short-term disability coverage typically provides benefits for up to six months while you are sick or injured. Long-term disability, however, provides coverage for a longer period of time, up to the age 65 or 70.

Disability insurance is a bit more comprehensive. The premium is based on a few factors such as your occupation and the length of time spent working in your occupation, whether the coverage is based on your own occupation or any occupation. This means if you can’t do your own work, can you do something else? For example, if you are a dentist and you have hurt your hands, you may not be able to continue working in your dental practice, but you can teach in a university. There was actually a case where a dentist was not able to continue in his dentistry practice and decided to teach. He had an Own Occupation rider on his disability insurance policy therefore he collected tax-free disability insurance and worked as a professor full time, earning a very good income.

Who is paying?
If you are paying for your own disability insurance premiums while employed, the benefits are tax-free once you are receiving payments while on claim, however if your employer is paying for your disability insurance premium, then the benefits are taxable.

This is a complex area and you definitely need to seek independent personal advice before signing up for an insurance policy.

There is another element to consider when contemplating Disability Insurance policy. Let’s say that you are working in management for a great company, earning $235,000 a year, and have a long-term disability plan with your employer where they pay part of the premium and you pay part of the premium.

Now let’s say that your maximum coverage is 67 percent of the first $75,000 earned, then a flat maximum rate of $7,000 per month up to an income of $250,000. If you were to become disabled, you would be able to collect $134,250 per year if you satisfy the claim requirements. 75,000 x 67% = $50,250 per year + $7,000 a month x 12 = $84,000. This amount would be partially taxable because your employer partially paid for it.

Now let’s say that you would really prefer to have maximum coverage just in case you became disabled. You would generally qualify for 67 percent of your annual gross earnings for disability insurance. In this case: $235,000 x 67 percent = $157,450 and your group coverage would be set at $134,250, a gap of $23,200.

You could choose to get a private disability policy to top up for another $23,200 x 67 percent maximum = $15,544 a year. If you chose to go for the maximum coverage, you would have a coverage of $134,250 + $15,544 = $149,794. You must work the numbers with your financial planner to assure the qualification amounts.

Questions you must ask
The question is, would you have enough coverage while you were disabled? There may be a maximum coverage time period specified in the policy that would leave you unprotected if your disability lasted longer or the benefits may be subject to tax that can reduce your coverage by 20 to 30 percent. In addition, your coverage may stop when your employment ends. It is important to look closely at what kind of coverage you have and assess your needs.

If you change jobs or employers, your group disability insurance stops. Your new employer may not offer a disability plan. However, if you have your own personal
There was an incident that I always remember which I would like to share with you.

It was during my first couple of years in the business and I was speaking to a woman about financial planning as she was doing very well in business and earning a great income. I remember specifically discussing disability insurance as she indicated that she did not have any coverage. She refused to even consider getting an insurance policy, saying: "I am in my early 30s."

‘Why would I even consider disability insurance? Maybe later.’ A year later, I was sad to hear that she had become very ill, lost her job, lost all her savings and was in very bad shape, both physically and financially. I had already decided early on in my career that I would offer advice and options to my clients. If they choose to not follow my advice, I cannot be responsible as I have done my due diligence.

Other types of insurance

**Business overhead insurance:** Also referred to as "business overhead expense" insurance. A policy that covers the fixed monthly overhead expenses required to keep a business running until the return of the insured owner following a period of disability. It pays a monthly benefit based on some of the actual expenses, not anticipated profits.

**Workers’ compensation:** Provides wage replacement and medical benefits to employees injured in the course of employment.

**Mortgage insurance:** Provided by the lender and will waive your mortgage payments while you are on disability. Please read all details carefully before signing up!

**Health insurance:** Depending on the carrier, can be comprised of dental, medical, drug prescription, chiropractic, physiotherapy, acupuncture, hospital plan, naturopathy, etc.

**Accident Insurance:** Provides benefits if an accident leaves you disabled, and you are unable to perform your regular job or day-to-day activities. Depending on the insurance company and the exact benefits, this policy can also provide daily cash if you are hospitalized due to accident or sickness.

**Travel Insurance:** Partly covers medical bills in case of medical treatment, including transportation to the medical facility, bodily injury, illness, disease, or pregnancy complications, compulsory quarantine, etc., depending on the carrier.

As you can see there are many different types of insurance policies available if you become sick or injured. In order to have the best coverage and options for yourself and your family, please discuss your needs with your financial planner or drop me a line with your specific needs.

* Disclaimer: Please note that the material presented here is for informational purposes only and you must consult your financial planner for your particular needs.
CONTRIBUTORS’ CONTACTS

Pages 12-15  WHY AGING ISN’T SEXY YET
Christine Neilsen
www.contractconsultinfo.com

Pages 16-19  THE PHYSIOLOGY OF BREATHING, SIMPLY MAGICAL
Viola Edward & Michael De Glanville
www.violaeward.com | info@violaeward.com | michaeldeglanville@gmail.com

Pages 20-23  ALOPECIA – CAN EXOSOMES HELP?
Dr. Dalal Akoury, MD
draldly@xosstem.org

Pages 24-25  PROSTACON 2PLUS™
Dr. Michael Jordan
Xaver Weismorstr 22a 81829 München | +49-172-9712830 | www.neocontrol.de

Pages 26-33  MISTLETOE: MAGIC AND MEDICINE
Sean Devlin DO, MD(H), MS
Gerber Medical Center 1225 Westfield Avenue, Reno, NV 89509 | (775) 826-1900
www.gerbermedical.com

Pages 34-39  ISMAEL CALA – ACHIEVING DISCIPLINE AND MINDSET AWARENESS
Ismael Cala
www.ismaelcala.com/en

Pages 40-45  THE MEDICINE OF THE FUTURE
Dr. Mitch Gehen
ghenm@mac.com | 561-789-1588 | www.imconsult.us

Pages 46-49  CHANGE YOUR LOOK TRANSFORM YOUR BUSINESS
Alexandra Stark
www.brandedbyresults.com | Instagram: alexandraraktcoaching
Facebook: alexandraraktcoaching | hello@alexandraraktcoaching.com | +49 1725353222

Pages 50-53  THE POWER OF PLAY
Nancy Mayer
nancy@PowerPlayPS.com | 416-578-9339 | www.PowerPlayPS.com

Pages 54-57  CREATING A SAFE WORKPLACE ENVIRONMENT - WHAT DOES IT TAKE?
Josée Larocque-Patton Founder & CEO
www.thehricu.com | jisee@thehricu.com

Pages 58-61  IF YOU LOSE YOUR HEALTH, YOU DON’T HAVE TO LOSE YOUR WEALTH! (PART II)
Armineh Keshishian
armineh@arminehk.com | linkedin.com/in/armineh-keshishian-8286577a/
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