Cirrhosis of the Liver

he liver, the body's largest organ is essential to good health. It filters and removes poisons from the blood, and produces immune agents to control infection. It breaks down the food you eat and produces fatty acids, as well as producing blood-clotting factors. It also converts sugar into glycogen which it then secretes into the blood stream as glucose.



By Donald V. Victorson, CLU

Filtering of the Blood is one of the liver's primary functions.

Blood is loaded with bacteria, endotoxins, antigen antibodies, and various other toxic substances from the intestine. A healthy liver clears almost 100% of the bacteria and toxins from the blood before it can join the general circulation.

Enzymatic Detoxification in the liver neutralizes unwanted chemical compounds, such as drugs, pesticides, and enterotoxins from the intestine. Many are eliminated; others are converted into other forms that are then processed by various enzymes.

The liver manufactures approximately one quart of bile every day, needed to help eliminate toxic substances from the body. The bile emulsifies fats and fat-soluble vitamins in the intestine, improving their absorption. When the production of bile is inhibited (cholestasis), toxins remain in the liver longer with damaging side effects.

Cirrhosis of the liver replaces healthy tissue with scar tissue, thereby blocking the flow of blood, preventing the liver from performing its essential functions. Cirrhosis of the liver is the third leading cause of death in those between the ages of 45 and 60.

CAUSES – MOST COMMON ARE CHRONIC ALCOHOLISM AND HEPATITIS C.

Alcoholic Cirrhosis – Usually does not develop until after more than 10 years of heavy drinking, however many persons, women especially are much more sensitive to alcohol abuse than others. Alcohol seems to injure the liver by blocking the normal metabolism of protein, fats, and carbohydrates.

Chronic Hepatitis C - A virus infection causing inflamma-

tion and damage to the liver that over several decades can lead to cirrhosis.

Autoimmune Hepatitis – The Immune system attacks the liver causing inflammation, damage, and eventually cirrhosis.

Hereditary Diseases – Hemochromatosis, Wilson disease, glycogen storage diseases and others that interfere with the liver's producing, processing, and storing enzymes, proteins, and other substances needed by the body to function properly.

Non-alcoholic Steatohepatitis (NASH) — This form of hepatitis seems to be associated with diabetes, obesity, coronary artery disease, protein malnutrition, and treatment for corticosteroid medications.

Blocked Bile Ducts – When the bile ducts are blocked, bile backs up and damages the liver. In adults, this is commonly caused by bilary cirrhosis where the ducts become inflamed, blocked, and scarred.

Drugs, Toxins and Infections – Cirrhosis can result from severe reactions to prescription drugs, prolonged exposure to toxic agents, parasitic infections, and heart failure with liver involvement.

SYMPTOMS OF CIRRHOSIS OF THE LIVER

Early Stages – Fatigue, weakness, enlarged liver, poor appetite, nausea, weight loss.

Late Stages – Jaundice, dark yellow or brown urine, enlarged spleen, edema in the abdomen and legs, bleeding and bruising, diarrhea, mental confusion.

COMPLICATIONS OF CIRRHOSIS OF THE LIVER

Edema and Ascites – When the liver is unable to manufacture albumin, water builds up in the abdomen and legs.

Bruising and Bleeding – Caused by a lack of blood clotting proteins normally produced in the liver.

Jaundice – A yellowing of the skin and eyes that occurs when the diseased liver does not absorb bilirubin properly.

Gallstones - Cirrhosis can prevent bile from reaching the

gallbladder, causing gallstones.

Toxins in the Blood or Brain – The diseased liver cannot properly remove toxins from the blood, causing them to accumulate in the brain. Toxins can dull mental function, and cause coma, and even death.

Type 2 Diabetes – Cirrhosis causes resistance to insulin, the hormone produced by the pancreas. Eventually, the pancreas cannot meet the body's need for insulin, and type 2 diabetes results as excess glucose builds up in the bloodstream.

Liver Cancer – Cirrhosis commonly causes liver cancer that starts in the liver tissue itself, with a very high mortality rate.

PROGNOSIS AND UNDERWRITING CONSIDERATIONS:

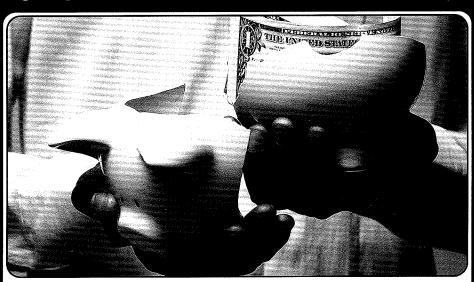
There is no known cure for Cirrhosis of the liver. Liver damage is irreversible. Prompt treatment can delay the further progress of the disease and reduce complications, but no treatment can repair the damage that has already been done to the liver.

Cirrhosis of the Liver is an Uninsurable Condition. �

HOWEVER There is always Guaranteed Issue Life Insurance

Guaranteed Issue Life Insurance is available today in amounts of up to \$100,000 and more. This may be the only recommendation that you can make. We suggest that your client buy as much Guaranteed Issue as you can find, or that he can afford to purchase.

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pendent upon charity, friends, family, or heaven forbid Welfare.

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