

Lou Gehrig's Disease (*Amyotrophic Lateral Sclerosis*)

ALS, also known as Lou Gehrig's Disease is a fatal disease.

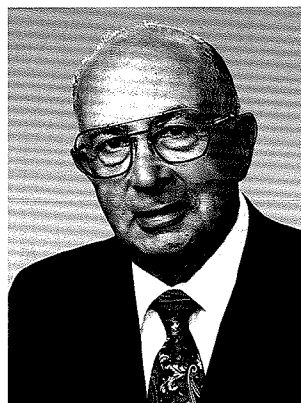
The following is excerpted with thanks from the Lou Gehrig website:

"In 1938, Lou Gehrig fell below .300 for the first time since 1925 and it was clear that something was wrong. He lacked his usual strength. Pitches he would have hit for home runs were only flyouts. Doctors diagnosed a gall bladder problem first, and they put him on a bland diet, which only made him weaker. Teammate Wes Ferrell noticed that on the golf course, instead of wearing golf cleats, Lou Gehrig was wearing tennis shoes and sliding his feet along the ground. Ferrell was frightened. When asked if he would remove Gehrig from the lineup, manager Joe McCarthy said, "That's Lou's decision."

Lou Gehrig played the first eight games of the 1939 season, but he managed only four hits. On a ball hit back to pitcher Johnny Murphy, Gehrig had trouble getting to first in time for the throw. When he returned to the dugout, his teammates complemented him on the "good play". Gehrig knew when his fellow Yankees had to congratulate him for stumbling into an average catch it was time to leave. He took himself out of the game. On May 2, 1939, as Yankee captain, he took the lineup card to the umpires, as usual. But his name was not on the roster. Babe Dahlgren was stationed at first. The game announcer intoned, "Ladies and gentlemen, Lou Gehrig's consecutive streak of 2,130 games played has ended."

Doctors at the Mayo clinic diagnosed Lou Gehrig with a rare form of degenerative disease: Amyotrophic Lateral Sclerosis (ALS) which is now called Lou Gehrig's disease. There was no chance he would ever play baseball again."

This phenomenal baseball player died on June 2, 1941 and the nation mourned his passing.



By Donald V. Victorson, CLU

What is ALS?

Amyotrophic Lateral Sclerosis is a progressive neurodegenerative disease that affects nerve cells in the brain and spinal cord. Motor neurons transmit impulses from the brain to the spinal cord and from the spinal cord to muscles throughout the body. When the motor neurons die, the brain's ability to control muscle movement is lost. In later stages of the disease the patient may become totally paralyzed.

ALS is characterized by weakness, and muscle wasting. Problems with dexterity or gait, as well as difficulty speaking, swallowing, or breathing are common. When muscles no longer receive impulses from the motor neurons, those muscles begin to atrophy.

With ALS, the muscles that are affected are those that control voluntary movements and provide muscle power, not the involuntary muscles that control the heart and the digestive system automatically.

What are the risk factors for Amyotrophic Lateral Sclerosis?

- Age over 40. (Median age of onset is 55)
- Family history of ALS. (Approximately 5% of cases.)
- Affects males more than females.

What can be done to help people with ALS?

- There is no cure for Amyotrophic Lateral Sclerosis.
- Antibiotics are prescribed to fight infection, especially if pneumonia develops.
- Medications are prescribed to reduce spasticity.
- A walker or wheelchair is recommended for mobility.

What is the Prognosis for Amyotrophic Lateral Sclerosis?

- ALS is currently considered to be incurable.
- It is usually fatal in 2 to 5 years.
- 20% of patients survive 5 years, 10% will survive 10 years.

Underwriting Prognosis

Clearly a diagnosis of Amyotrophic Lateral Sclerosis, a fatal disease will result in an inevitable rejection for life insurance.

Amyotrophic Lateral Sclerosis 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 is 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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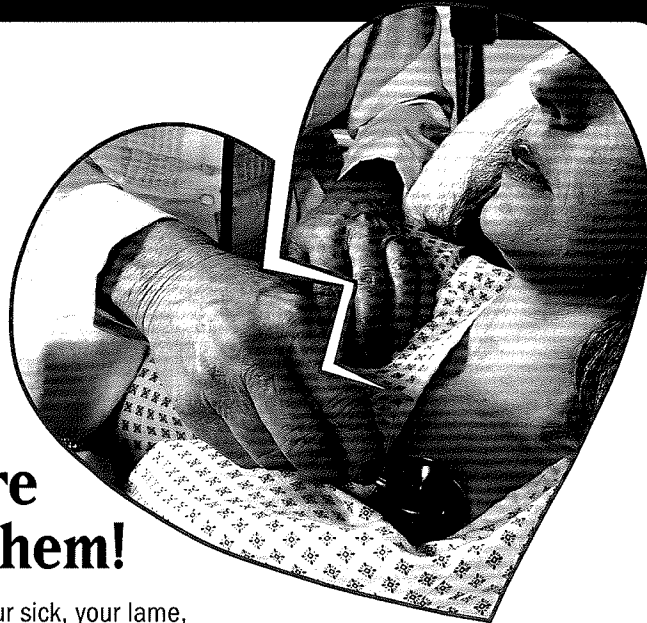
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To convince that underwriter, with truthful information, presented in as favorable a light as possible that it is desirable, even possible to say "YES".

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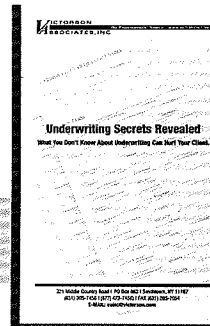
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