

A Smart Investment



by Ellen Freudenheim

Baby boomers are always talking these days about investments for retirement. Financial investments, that is. If you start treating your health as an investment though, you could find that physical fitness is a terrific retirement strategy worth its weight in gold. In fact it can be a cash-free retirement investment that pays off

handsomely.

Cash-free you ask? While the promise of getting something-for-nothing may sound like a snake oil sales pitch -- you know, "Fabulous Investment with No Cash Down!!" -- in this case, it's for real. Sure, lots of men and women spend big bucks on equipment and sports clothing, spas and fancy gyms and personal trainers. But aside from buying a decent pair of sneakers, you may not need to spend much cash to launch this part of your personal portfolio. That's because what you're investing is not really money, but time and energy.

Think of exercise like your piggy bank (okay, a lithe, physically fit, aerobically conditioned piggy bank). If you regularly invest a modest amount of time, you'll likely find as the years go by that you've racked up savings in three areas:

- First, you'll save hard cash. You'll save by not spending on doctors, visits and medications.
- Second, you will likely save yourself from emotional stress. Exercise is to mood and self esteem what yeast is to dough: a leavening agent. That is, it's a well-known antidepressant. And, to the extent that staying fit keeps you healthy, you'll also save the aggravation and sheer inconvenience that often accompany sickness.
- Third, exercise does take time but on balance, it may actually save you time. Regular exercisers swear by this seeming contradiction, explaining that because exercise gives them more energy, helps them focus and puts things in perspective, they are more efficient.

Overall, experts say that regular moderate exercise helps rather than

hurts most people as they move up in years. Of course nobody can promise that good health will automatically follow if you exercise religiously. But engaging in regular exercise in general increases an individual's chances of staying well. According to the National Institute on Aging, people 65 and over become sick or disabled more often from not exercising than from exercising. Baby boomers are right around that corner.

There are different ways you can invest your time in physical activity. And, it's smart to spread your time amongst them, the same way it's smart to have a balanced portfolio of stocks, bonds, and cash. Of the four basic kinds of exercise recommended by the federal government's health experts, it is healthy to include each type in your weekly routines:

- Endurance exercises like walking or jogging which improve the health of your heart, lungs, and circulatory system.
- Strength exercises which build your muscles and make you stronger.
- Balance exercises which help you prevent falls, and
- Flexibility exercises which help keep your body limber by stretching your muscles and the tissues that hold your body's structures in place.

There are elegant and enjoyable ways to combine these. Indeed, you might be surprised to learn that the most ancient of all forms of exercise, dancing, actually combines all four of these elements. For more on specific routines, you can obtain the free Exercise Guide, which deals with specific exercises of each type, from the National Institute on Aging. Call (1-800-222-2225) or go to www.niapublications.org.

As with financial investments, people often aren't sure how much time to put into physical activity. And, (as with money), what the experts say might alarm you. Recent guidelines, issued as part of America's wake-up call to fight the obesity epidemic, suggest that Americans exercise 60 or even 90 minutes on most days. But that's a goal, not a mandate. You can aspire to it. And this doesn't have to be done all at once. It's fine to split that time up, take a few 15-minute walks, stretch along with your favorite TV exercise program, or climb the stairs rather than use an elevator.

Meanwhile, the message for baby boomers is simply: Get moving!

Of course, all investments have risks. A risk of launching into a physical fitness program is undue enthusiasm. Often people overdo it, get injured, and land in weeks of physical therapy. So start slowly and sensibly. Consult your physician before you undertake a new, strenuous regimen of, say, pumping iron or running long distances.

The most common risk is dropping out, that is, not sticking with your own program of physical activity. So, try some tricks to overcome your own resistance to this new healthy habit. Try exercising with a friend for moral

support. Entertain yourself by listening to music with a good beat. You can make a game of it by charting your progress online and routinize yourself by marking your calendar for exercise sessions. Turn over a new leaf and integrate physical activity into your life: walk instead of drive to the store, the post office, or the local coffee shop for an afternoon break. Some people give themselves exercise "assignments" ahead of time. And it's great to reward yourself when you achieve your goals, as long as the reward doesn't involve an ice cream sundae!

Retirement, like life, is about more than money. When looking forward to your post-career years, you can't go wrong investing in your self, too! It's a first-class investment. Include it in your personal lifestyle portfolio. By spending as little as the time it takes to watch a half-hour TV show, it will eventually save you both time and money, and you'll feel better, look better, and have more energy. Exercise is the cheapest retirement investment around.