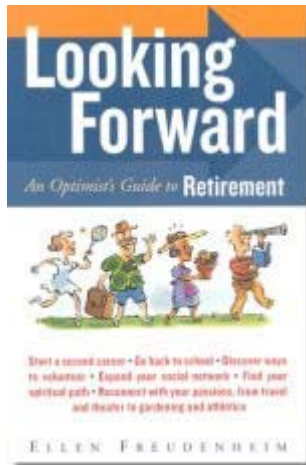


Life After Retirement: Looking Forward

An Optimist's Guide to Retirement: People are always talking about investments for retirement. Financial investments, that is. If you start treating your health as an investment, though, you could find that exercise is a terrific retirement strategy worth its weight in gold.

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What's the Best, Cheapest Retirement Investment for Baby Boomers?

Exercise!

By Ellen Freudenheim

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health as an investment, though, you could find that exercise is a terrific retirement strategy worth its weight in gold.

Physical fitness 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—"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.

And that's because what you're investing is not really money—but your time and energy.

Think of exercise like your piggy bank (OK, 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 can 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 also save the aggravation and sheer inconvenience that often accompany sickness.

Third, exercise takes 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.

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:

1. endurance exercises like walking or jogging which improve the health of your heart, lungs, and circulatory system,
2. strength exercises which build your muscles and make you stronger,
3. Balance exercises which help you prevent falls, and
4. 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. (See excerpt below). For more on specific routines, you can obtain the free Exercise Guide, which 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 the nation's wake-up call to fight the obesity epidemic in the US, 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, or 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, post office, or to 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!

Think of physical activity as a first-class investment, and include it in your personal lifestyle portfolio. By spending little as the equivalent of one half-hour TV show's worth of time—thirty minutes daily exercise—you may eventually save both time and money, feel better, look better and have more energy. Exercise is, after all, the cheapest retirement investment around.

The following excerpt is reprinted from Looking Forward: An Optimist's Guide to Retirement by Ellen Freudenheim (2004, Stewart Tabori and Chang, \$15.95)

Take the long, evolutionary view. After all, human bodies would look different if we were really designed to sit all day. "Hunters and gatherers walk for miles, find food, and carry it back," says Dr. Bernard Roos, director of the Geriatrics Institute at the University of Miami. An expert in aging and exercise physiology (musculoskeletal function), he spent some time observing the lifestyle of Bushmen in Botswana in 1985. "By virtue of their walking 30 miles on an average day, Bushmen maintain ideal musculoskeletal function," he said. "That's a very tough routine, but it's their lifestyle."

Decreasing levels of physical activity to the point of an almost complete lack of exercise is a recent byproduct of modern life. "Until about 100 years ago," Roos continues, "people rode horses, or walked, or biked. People walked up stairs because there were no elevators. They pulled up the potatoes and cut them, and cooked them, instead of driving through at McDonalds, eating in the car, parking in a garage, and then sitting again before going to sleep."

The point is, the body's a machine that can do many things. It's a brilliant, high function design. The human body— your body—has potential that's just waiting to be used. And that's true at any age....

It's not just aerobics you need. Or muscle strength. Or flexibility. It's a combination of things that your body needs to do to in daily life. You need them all: strength, flexibility, power, and endurance....

Dr. Roos's number one recommendation? Dancing. "The jitterbug, waltz, samba, and fox trot, and do them to different tempos," he advises. "Just stop when it is not fun anymore. Dancing is probably single best physical maneuver you can do to prevent the loss of function."

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