

Investing in Your Personal Property...Your Health

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The Real estate market has faced some tough times lately, and many individuals are coming to terms with misplaced investments. The focus of The Island Voice this month is on the beautiful investment properties in New Smyrna and the potential for growth in this area if those properties are managed well and if the real estate market develops a successful plan for long term financial health. With this topic in mind, I want to talk about another investment opportunity and that is your health. First I want to discuss all the things we are willing to put our money into that we think will improve the quality of our lives. Number one of course is our home, everyone loves a new kitchen or bathroom and those personal touches that make our houses feel like home. How much time or money do you think you spend every year on your home? Number two is most likely your car or other big ticket items such a televisions and furniture. Both of these two investments our homes and cars do improve the quality of our lives to some degree. My own car is fairly dull, yet without it I would not be able to train my clients. My house provides me with shelter and quiet place to retreat to at the end of the day. I take good care of both my house and my car because they are vital to my life.

When people do not take care of their personal property it is a poor reflection of their own value system, with personal property in this case being their home or car. How many of us make a face when we see a home with an unkempt yard and trash lying around. We assume that the owners have no respect for their property. The same can be said of people's cars, what's your thought when you see a car that is dirty and clunking down the road...are you thinking positive thoughts about the owner of that car? There might be really good reasons why this persons property has fallen into disrepair. Maybe they have hit upon hard times, family problems or a health issue...seems legitimate right? Are these not the same excuses people have for not taking care of their health? So let's stop for a moment and really think about this. What are the long term consequences of NOT taking care of your personal property? Your house loses value, your car breaks down and your weight goes up while your health goes down. On the other hand is the individual

who takes fabulous care of their home and treats their car like a family member, yet completely fails to invest in their most important piece of property their health! Your car and your home require maintenance otherwise they both will cease to provide you with any degree of return on your investment. Is your personal health that much different? If you fail to maintain your health, eventually it will break down like an old car and your outside appearance will resemble that guy's yard down the street overgrown with weeds and as we say in Pittsburgh "It ain't pretty".

Now let's talk about excuses, something I hear a lot of and have occasionally been guilty of myself. Excuses provide us with a method to defer responsibility, such as "I can't exercise today because it will mess up my pedicure" (I actually used this myself, but it only worked once!) Or my other favorite "I don't have time to eat right or exercise because of my job and family". So...your job and family are the reason why you can now defer responsibility for your health. Excellent sounding excuse...too bad it's just an excuse. Everyone may hate me for this article but in my own defense I have been watching a lot of Dr.Phil and his "tell it like it is, take no prisoners" must have rubbed off. There is an actual list of the top 10 reasons why people don't exercise and with lack of time coming in at number one followed by, unable to commit and then "it hurts" with number 10 being "I hate it". At least number ten is honest! One study sited that 40% don't have time, 20% said they work hard enough at work/home and 12% said it was boring. According to the CDC 60% of Americans are not regularly active and 25% are not active at all. Here is another nasty statistic from the CDC, more than 1/3 of Americans are obese. The prevalence for being overweight or obese increased to 32.9% in a 2003-2004 survey. Statistically speaking its hard to ignore what is happening to our society and ultimately this has filtered down to our children. Consider this 80% of children aged 10-15 who are overweight will become obese adults. Those are not just random numbers those are hard cold facts and as adults we set the example. So while maybe thinking your family and job allow you to excuse yourself from exercise does it excuse you from setting a bad example?

Okay enough with the boring statistics and onto solutions. I found it interesting that one person said they would rather clean a toilet than exercise...really? I would rather swim with sharks than clean a toilet, but realistically swimming with sharks is never going to happen so I still have to clean the toilet. Why can't you exercise and clean the toilet? Maybe cleaning the toilet delivers a faster level of satisfaction after all the results are immediate. This is not true of exercise and some results you never actually see, like clear arteries and healthy bones. Here are some suggestions for maintaining your personal property aka your body:

1. Make a real commitment to start and declare it to the world. This will actually help you stay accountable. No one wants to lose face when they never start something they just bragged about all week. "Next week I am going to clean up my yard as a start to exercise" That's killing 2 birds with one stone (Isn't that a horribly mean saying???), "that's killing 10 weeds with one pull"...better.
2. Set some very specific and achievable goals. For example if you need to cut back on fast food, make that a goal for the week. I can't stress enough how important it

- is to set “*Achievable*” goals not unrealistic goals. If you have become addicted to fast food the reality is it is going to be a tough habit to break. Start small eliminate one fast food meal a week.
3. Make a list of activities you like to do. In my last article I made it clear that exercise does not have to be in a gym. Think outside the box, if you hate the gym nothing is going to motivate you to go. If you love playing golf or walking the odds of you sticking with are 100 times greater. Sometimes one activity leads to others and then maybe the gym won't seem like a torture chamber.
 4. Schedule activity like you would any other date you have to keep. Write it down and don't let others devalue that time. I see this a lot in my own clients, the only reason they don't cancel is because it makes me testy, really there will always be someone trying to undermine your dedication. You have to come up with a plan to counter the Evil Underminer, they are slick and convincing.
 5. Use the 5 minute rule, if you feel too tired, too stressed too whatever make a deal with yourself to give it at least 5 minutes. Most of the time after those first 5 minutes it's easy to add another 10 minutes at least.

Your body is your temple, treat it like the investment property it is and the result will be a beautiful piece of property inside and out. To quote my client “No hill for a climber”, I am still not sure what that means but it sounds good.



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