

**Book summary**  
**Younger Next Year**  
**Turn back your biological clock**  
**Printed 2007**

**Chris Crowley & Dr. Henry S. Lodge**

This is a book about learning how to live longer and live well. It addresses the issues of living a healthy lifestyle in retirement. I highly recommend this easy to read life manual for better living. Before embarking on any of the exercises the authors strongly recommend you visit your doctor. This is not an exercise, diet or retirement planning book. However, it does cover these issues very well. I found it to be an easy read common sense book on how to improve on your lifestyle and truly enjoy the last 1/3 of your life in style.

- The real challenge today is outliving the quality of life, not running out of quantity. If you are in reasonable health in your sixties, you have a good chance of living well into your eighties
- Studies are just beginning to look at the role of exercise in the treatment of disease
- The aging process starts in our late 20's. So once you turn 30, the quality of life is up to you.
- 70% of what you **feel** as aging is optional
- Aging is inevitable, but decay of the body and mind is optional. You may look older, but you do not have to act or feel old.
- 50% of all illnesses and injuries in the last 1/3 of your life can be eliminated by changing your lifestyle as described in this book.
- 70% of all premature death is life-style related
- I like their metaphor using the oceans tide as the "tides of our lives". These tides carry us forward or back. They are not strong tides, they are manageable tides. The tides work 24/365 in our lives. If we relax (do not exercise), the tides work against us and can throw us against the rocky shores. The authors state that we are faced with only two

choices in life – growth or decay. We both exercise and resist the “tides” of life or decay and let nature take its course.

- What we can do, with surprising ease, is override those default signals, swim against the tide and change decay into growth.
- The secrets to the success of living a healthy lifestyle and overriding the decay code are:
  1. **Exercise** – 6 days a week for the rest of your life. 4 of these days should be aerobic exercises which are biking, jogging, treadmill, speed walking etc. Steady exercise that gets your heart rate up and keeps it up. Let your muscles sit idle and decay takes over.
  2. **Nutrition** – eat less and eat well
  3. **Commitment** – You cannot be a complete person alone. We all need help to build our hearts, minds and body. Build a support team to keep you committed to this growth process.
- Low-intensity, light aerobic exercise burns fat, while high-intensity aerobic exercise burns glucose.
- Our society offers great **medical care** but falls short delivering great **health care**. For most, their illnesses are 30 year problems of lifestyle, not disease. Modern medicine does not concern itself with lifestyle problems. Insurance companies don't pay to solve lifestyle problems.
- It's like waiting for a car crash and then treat the injured instead of taking the time to drive safe, use a seatbelt etc. The choice lies with the individual.
- We are all born with three amazing different brains, from three very different stages of evolution, all working together:
  1. **Our physical brain** – it only knows what you tell it by the way you live your life. It has no feelings, no true thoughts; it runs our bodies, our metabolism and has phenomenally complex physical reactions. Exercise is the master signal for growth, because it is the language of the physical brain.
  2. **Our emotional brain**
  3. **Our thinking brain**
- However, these three brains are perfect for their natural purposes, but none of them was designed for the 20<sup>th</sup> & 21<sup>st</sup> century modern life....fast food, TV, or retirement. They were designed for life in nature 150 plus years ago where only the fittest survived. Our physical

mechanisms have not adapted at all to the modern world of retirement, and they are not going to. That is why we must replace our sedentary life with a life exercise.

- We split off from reptiles 200 million years ago, but we carried their gift, the physical brain and it runs our bodies today.
- Being sedentary is the most important signal to our body to fall into the decay mode. The good news is that the decay signals, though constant, are weak. If you don't send them signals to grow (exercise), decay will win. You need to fight this battle every day or decay will win just like the tide in the ocean.
- Aging is up to nature, decay is up to you. Think about it....what have you told your body to do today? Growth or decay?
- Being sedentary is formally classified as a major cardiovascular risk factor, increasing risk more than smoking or high cholesterol. Vigorous exercise cuts your risk of a heart attack by 50%.
- We are tired at the end of the day because we do not get **enough** exercise.
- Steady exercise, over months and years, produces dramatic improvements in your circulation system, which is one of the ways exercise saves your life. It's the habit and routine of exercise that lead to success.
- Low-intensity, light aerobic exercise burns fat, while high-intensity, aerobic exercise burns glucose
- Buy a heart monitor so you know how hard to go burning fat and how hard you can go burning glucose. It is like the tachometer in a race car: you need to know your rpm to know when to shift gears
- Light aerobic exercise up to 65% of your peak heart rate
- Higher than 65% and you start burning glucose
- You can push the glucose pace up to 85% of your peak heart rate. After that you are in the anaerobic zone (page 109 & 119)
- Your theoretical maximum heart rate is 220 – your age
- Your recovery heart rate....the speed with which your heart rate drops 60 seconds after you've gone from peak exercise to a walk. Page 122
- **The Kedging Trick**....sailing ship in the days of old that were becalmed and threatened, sometimes had to resort to Kedging to get out of trouble. Like in calm seas, or just in range of the enemies guns and no wind to save you etc. The Kedge, which is a light anchor, is loaded into a long boat and rowed out about ½ a mile. The seamen back in the sailing boat would pull like demons on the line, literally

hauling the ship to the anchor. This process would be repeated until they reached safety. In modern day language, Kedging can mean climbing out of the ordinary, setting a desperate goal and working like crazy to get there.....to save yourself. No easy task.

- **Strength training with weights** – remember the tide analogy? By the time you are fifty, the tide starts to work against you. Strength training two days a week, delays this process. You lose .3 to .5% of your bone mass every year after age 40. The muscle mass goes too.
- Aerobic exercise is primarily about your muscles ability to endure. Strength training is about delivering power.
- **Water** – dehydration prevents blood from flowing smoothly. Your blood gets thick.
- **Calories count** – eat fewer calories than you burn. Reduce intake. Reduce carbs and simple sugars.
- **Bad carbs** – white foods – potatoes, white rice, and things made of refined flour.
- **Good carbs** – the ones found in nature. Fruits, vegetables, whole grains,
- **Active living and weight loss** – muscles require more food, energy just for maintenance than does fat.
- **Positive emotions** – Reach out for good stimuli: exercise, decent sleep, rational diet, love and play. This is a big part on how your life goes.
- **Social capital**
  1. Exercise hard and you will delay the aging process
  2. Care about other people and you will grow happier
  3. Build a meaningful life and you will grow richer
  4. This will create a fulfilling retirement

Based on what I have learned from this book, it is almost all common sense. However, if we look around our society, it is not common practice:

1. Exercise 6 days a week
2. Eat less and eat better
3. Make a commitment to change

You don't need permission from mother, your spouse or the government to improve on your lifestyle. We all live busy lives. Being too busy is not a good enough excuse when the quality of your life is at stake. Think about it

this way. If you are on your death/sick bed, you will have lots of time to exercise. By then, it may be too late.

### **Side bar comments from Wayne Taylor on this issue.**

I recently attended the **Planning for Tomorrow, Alberta Seniors and Community Supports Demographic Planning Commission** roundtable discussions. The final report should be ready early 2009. I found the following statistics about Alberta Seniors very interesting:

1. As of 2004, the average annual pre-tax income of Alberta seniors families was \$56,200
2. 58% of Albertans say health care needs rank in “high importance” when considering retirement
3. 48% of Albertans expect to use some of their retirement savings to pay for health care
4. 34% of Alberta boomers are currently assisting aging relatives
5. Only 26% of baby boomers report having a plan in the event they personally need assistance in the future
6. Seniors in Alberta stay in the labour force longer than other Canadians. Many are opting for self-employment
7. 1/3 of Alberta seniors participated in volunteer work in 2004
8. For more information on this topic visit [www.seniors.gov.ab.ca](http://www.seniors.gov.ab.ca)

### **What is lifestyle?**

The term was originally coined by the Austrian Psychologist, Alfred Alder in 1929. Lifestyle is the way a person lives. A typical lifestyle reflects an individual’s attitudes, values or view of the world. It is forging a sense of self. At Taylor Financial Group, we practice the full circle approach to retirement planning which includes lifestyle.

Wayne Taylor, P.R.P.

Your autodidactic lifestyle retirement planner