

THE VIEW

“I still need more healthy rest to work at my best. My health is the main capital I have and I want to administer it intelligently” - Ernest Hemingway

Fitness is the New Wealth

We work hard, sleep less and eat poorly. In our quest to manage our day, something gets left out which is usually personal care. The basis for good health is exercise, proper nutrition and rest. A balance of these elements combined in our daily routine can result in more energy and stamina for the things we engage in like work, family and fun. And, of course, a regular workout routine helps relieve stress and in many cases adds to the quality of our remaining years.

Optimum personal physical fitness is the new wealth. The trick is to find an activity that can be done easily and effectively. Some common exercise activities include: basketball, cycling, golf, hiking, swimming, running, tennis and walking.

Sustained effort and elevated heart rate help burn calories. There are a variety of activities that range from moderate to competitive, including:

Activity	Calories burned per/hr.
Basketball	350-450
Cycling	500-1000
Golfing	200-300
Hiking	250-500
Strength Training	350-500
Swimming	400-700
Tennis	350-450
Walking	100-350

Pick an exercise you can do for at least an hour every other day. Combine your cardio workouts with core strength training on the alternate days, 2 or 3 days a week. At most qualified gyms, you can seek professional help to design a workout program for you.

Metabolic Rate

As we get older our muscle mass decreases. Regular exercise, particularly resistance work, can help prevent this. Maintaining lean muscle mass will produce a high metabolic rate which can knock off 10 or more years of aging and you'll have physical capabilities to match.

What is metabolic age? Metabolic age is calculated by using your [basal metabolic rate](#) (BMR), and comparing this with the BMR average of your actual age group. A metabolic age younger than your chronological age indicates that you are fitter and in better shape than the average. Since age assignment is relative to basal rate, when you improve your body composition by maintaining or increasing lean mass and reducing fat you will improve your metabolic age.

Metabolic age can be tested by any method that looks at body composition. Age, weight, height and sex, also factors into the equation. By determining your body fat and lean mass in relation to your total weight, BMR can be calculated. The higher your muscle mass and the lower your body fat, the stronger your BMR; therefore, the more calories you require to maintain your weight. BMR is then compared to chronological age averages to determine your metabolic age.

Very low calorie diets can damage the metabolic rate by accelerating the rate at which we lose muscle tissue. Losing muscle tissue will increase your metabolic age, although you may weigh less on the scales. To retain muscle tissue as we age, it's important to aim for gradual changes in body weight when looking for loss, rather than expecting a 14- day transformation.

This will limit muscle loss during this period.

Missing meals or eating erratically across the day will also slow the metabolic rate, so aiming to stick to small regular meals is a trick that will keep you energized by supporting muscle retention too. Meeting your protein needs is also essential to reducing muscle loss and scientists recognize that as our calorie requirements reduce with age, the percentage of calories required from protein increases. Splitting protein requirements across regular meals will provide a constant flow of amino acids to support muscle retention.

By creating a metabolic response through nutrition and weight training, you will reduce body fat. Fueling muscle through protein intake and combining raw organic vegetables into your diet will give your muscles what they need to grow. In

addition, these things are hard to digest, which in turn will drive up your body's thermostat, which burns more calories. A good dietary ratio is 60% protein, 30% carbohydrate and 10% fat. Here are some sample dietary items: fish, like salmon and halibut, chicken breast, lean beef and raw organic fibrous fruits and vegetables. A low glycemic protein powder twenty minutes before and within twenty minutes after each workout will help feed your muscles the protein they need, therefore, avoiding catabolism (the breakdown of muscle). Core strength training will help to optimize all the above listed activities. Strength training creates the metabolic response by building and maintaining muscle. The bigger the motor, the more calories it burns.

Yoga can be a great low impact exercise and will burn about 175 calories in an hour (see personalized [calorie calcula-](#)

[tor](#) for hatha yoga). Perhaps more important, Hatha Yoga can be good for your mental health. In addition to our physical health, it is equally imperative that we exercise our minds. Yoga may be a good way to accomplish this mental exercise, others include: crossword and Sudoku puzzles, reading, changing your routine, writing or telling stories and learning a new skill.

Clearview Investment Partners remains dedicated to your financial health, but we want you all around to enjoy it as well!!

Alan Flores
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