



Wealth and Health

*A Four Part Series for Multigenerational Investors on the Relationship
Between Your Health and Your Wealth*

Chapter 1 – More of **BOTH** is Better!

*"Early to bed and early to rise keeps a man healthy, wealthy and wise"
Ben Franklin*

"Healthspan"..... We all want to be "healthy, wealthy and wise" as Ben Franklin proclaimed. But how? You only have three resources you can influence – your money, your people and your time. Time is the one resource that cannot be replenished, and that has led to mankind's fascination with aging and immortality. However, fatalism, the self-perception that you may be "too old to recover", remains a major barrier for some. Although aging is inevitable – "growing old" can, in fact, be delayed. According to *TIME* Magazine even – the year 2045 is "The Year Man Becomes Immortal."* If you can delay "growing old" this effectively creates more functional time for you to generate greater wealth AND pass on more of your wealth (or spend it should you so choose).

There is a growing trend in healthcare focusing on "Healthspan" over "Lifespan". "Healthspan" refers to the number of healthy years you have, not simply the total years of your life (Lifespan). The literature is replete with stories about the average life expectancy in the U.S. being 2 years longer than it was 20 years ago, BUT, Americans on average are spending those two extra years more infirmed, and more in hospital. It does not need to be so. There are relatively simple ways to "delay" the aging process - particularly the aging of our brains. This only requires some small attention to the issue. You are caring for the "health" of your portfolio. Improving the health of your brain increases your healthspan and therefore, by default, *your generational wealth!*

Your Brain.... In order to begin, you must first dispel a fallacy that you may have learned when you were young - that our brains can't grow. Our brains do in fact grow, even in our later years, and our memory can be improved well beyond 100 years. Recent neuroscience data has now shown that activity and exercise promotes brain growth - and



simple exercise can actually delay onset of dementia. Activities like walking, yoga and pickleball increase nerve activity in your feet, back, arms and eyes which send impulses to the brain making neurons in the brain grow more connections like leaves on a tree. When it comes to neurons in the brain - more is definitely better!

Balance your Balance.... There is one simple area that can change your life, generations of your children's lives and your portfolio. It is -- your balance. You balance your financial statements, but do you "balance your balance"? It turns out that if you are 80 years or older you have a 1 in 2 chance of falling this year and losing your independence (or worse), and if your children are approaching 65 they have a 1 in 3 chance of falling. Certainly you've never been dependent on anyone in the past - why start now? We start to lose our balance in our 50's, but research now shows that you can easily recover balance and improve your brain activity even over 100 years! Thus, aging is inevitable -- falling is not. When you remain independent and do simple activities that promote brain health, you, your family and your portfolio will win.

The Stork.... Remember the early Warner Brothers, *Merrie Melodies* cartoons where the stork brings a baby and rejuvenates a household? Doing the simple "Stork" stance - or a single leg stand - rejuvenates your brain. If you can't stand on a single foot for at least 30 seconds you have a fall risk, and should consider seeking a formal balance evaluation. Putting on a sock or washing your foot in the shower would be a risk. So start slow - practice just lifting a foot for 1 second, then 2 and so on. Do so initially near a ledge or counter so you can hold on, and if you feel you are going to fall seek medical attention. If you feel stable and you steadily increase the "Stork" duration, you will decrease your fall risk, improve your brain activity AND remain independent. Pass this on to your family - get the grandkids off the couch and away from their phones - show off your big brain!

It will feel great to increase your health, wealth and wisdom!

Chapter 2: How the "Stork" leads to greater productivity!!

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*c.f., TIME February 21, 2011; <http://content.time.com/time/magazine/0,9263,7601110221,00.html>