

## 3 WAYS HEALTHY LIVING CAN BOOST YOUR RETIREMENT



Billy Joel is not known for his investing advice. In fact, in the late 1980s the pop singer discovered that his family and manager had defrauded him out of tens of millions of dollars.<sup>1</sup> (Don't worry. He's now worth multiples of what he lost. Some say north of \$160 million.)

But the "Piano Man's" 1977 hit *Movin' Out (Anthony's Song)* does have some good advice about maintaining your health while saving for retirement.

The lyrics tell about Anthony saving so hard to scrape together pennies for a house out in Hoboken he suffers a heart attack, and Sergeant O'Leary working so hard to get that Cadillac, he suffers a serious back injury.<sup>2</sup> In both cases they can't enjoy what they've been saving for because they ignored their health.

Though he made costly mistakes over the next decade, this is one case where Mr. Joel's combination of life and investment advice makes perfect sense.

Being serious about your personal health while putting away your nest egg can pay huge dividends now and down the road.

### **1. Save More Along The Way**

According to the *News-Times* of Twin Falls, ID, being healthy while you save for retirement can actually help you put away more into your investments.

First, it's less expensive to live a healthier lifestyle. You can save money on everything from doctor's visits to prescriptions and even to healthcare insurance premiums. (Even more pronounced if you have a Health Saving Account—ask us about this.)

And, that's extra money you're not living on and so can earmark it for retirement without feeling the squeeze on your current lifestyle. Remember that a penny saved can actually end up

being worth considerably more than just a penny earned.

## **2. Spend Less WHILE You're Retired**

If you're in better health, your healthcare costs should be lower while you're retired. People who have some retirement saved up will still be eligible for greatly reduced Medicare premium coverage.<sup>4</sup>

However, with National Healthcare Expenditures by the government increasing at twice the rate of inflation, money to pay for it all will need to come from somewhere. Considering the expected spending trend, higher premiums are likely over time.

## **3. You'll Enjoy Retirement More**

This is so obvious, it took Billy Joel to point it out.

If your new freedom from your work schedule is taken up by sitting around and worrying about chronic diseases, it won't be much fun. Would you rather take a trail hike or sit in a doctor's waiting room?

Of course there are diseases that can crop up no matter how much kale you eat. And this is why you should have room in your retirement planning for those events as well.

## **Find Out How To Get In Better Shape**

There are lots of common-sense healthy programs online for you to follow. Whichever one you decide to follow, run it past your doctor first. Then, hopefully as you're able to save more money, talk to us about where it should go.

Have a great weekend!

Source: Efficient Advisors

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## Golf Tip of the Week



### Putt Your Way to a Better Game

You should always focus on the parts of your game that will yield the highest return in lowering your scores. Your chances of making a 15-footer aren't all that good, so why would you use your precious time to practice those putts? You should be focusing on the putts you actually have a decent chance of making. Based on recent data, that would be putts inside of 10 feet.

As you focus on putts inside 10 feet, seeing the ball go in the hole more will give you tons of positive mental feedback you can bring out on the golf course.

You should also be working on your feel and getting the ball consistently within three feet of the hole, eliminating three putts. Getting rid of three putts is one of the quickest ways to lower your scores.

Tip courtesy of Jon Sherman | [Practical-golf.com](http://Practical-golf.com)

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## Recipe of the Week

### Perfect Pizza Popovers



6 servings

#### Ingredients:

3 - 4 Tbsp. butter or olive oil to grease pan

4 large eggs

1 Cup milk  
¼ Cup pre-made pizza sauce  
1 ½ Cups flour  
¼ tsp. salt  
½ tsp. onion powder  
½ tsp. garlic powder  
½ - 1 tsp. pizza seasoning (depending on taste)  
1 Cup shredded mozzarella (or try blending provolone, Asiago, or jack to total 1 cup)

**Directions:**

1. Preheat oven to 375°F. Grease a large, 6 cup popover pan (or a mini, 12-cup popover pan) with the butter or oil. Place the pan in the oven for 3 minutes to melt the butter. Once melted, remove the pan and spray the edges with cooking spray to prevent sticking.
2. Using a medium-sized mixing bowl, beat the eggs, milk, and pizza sauce. Add in the dry ingredients and mix all until combined. Pour batter evenly into the popover pan. First, bake at 375°F for 10 minutes, then reduce to 350°F. Bake for 8 additional minutes (about 18 minutes in total).
3. Once you remove the popovers from the oven, immediately add the cheese inside of the popover. Put the popovers back in the oven for about 5 minutes until puffy and golden. Let them cool a few minutes and enjoy! Note: If desired, sprinkle with fresh Parmesan and drizzle with olive oil.

Recipe adapted from [Recipe4Living](#)<sup>ii</sup>

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## Health Tip of the Week



### Restorative Yoga—Long and Easy Stretching

Whether you have been curious about yoga, but have never tried it, or if you're a seasoned yogi and are looking for something new, restorative yoga has something for everyone. This

gentle yoga uses props like blocks, blankets, and straps. Stretches and poses are held for a longer period of time, which can yield many benefits. Here are a few ways that restorative yoga can be beneficial for many people:

- It can help with neck, low back, hip, and shoulder pain
- It can help with insomnia
- It is widely practiced by all ages and modifications are available
- It can relax the mind and help with anxiety
- It may help to cope with serious illnesses and life events
- It may improve respiratory and circulatory function

Check your local yoga studios or gyms to enroll in a restorative yoga class. If you can't find one, there are online yoga courses you can try. It might be a stretch worth taking (ask your doctor if yoga might be right for you).

Tip adapted from [www.mindbodygreen.com](http://www.mindbodygreen.com)<sup>iii</sup>

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<sup>i</sup> <https://practical-golf.com/golf-tips/>

<sup>ii</sup> [http://www.recipe4living.com/recipes/pizza\\_popovers.htm](http://www.recipe4living.com/recipes/pizza_popovers.htm)

<sup>iii</sup> <https://www.mindbodygreen.com/0-5289/15-Reasons-Why-You-Should-Try-Restorative-Yoga.html>