



5 Steps To Help You Feel Truly Alive

Are your crazy busy days going to affect your pocketbook of tomorrow?

Are you putting **A**liveness in your living?

Sweet delicious Hawaii!! From the pristine beaches and lush tropical rainforests to the cosmopolitan flavor of Honolulu and the vibrant atmosphere of Waikiki – Oahu has it all. It makes me feel so **A**live! In 1982 Gary and I honeymooned there, and purchased a timeshare. I look forward to retirement when I can spend more than a one week vacation there at a time. My wellness vision is hiking the trail to the summit of the Diamond Head Crater on February 18, 2025, my 70th birthday.

Diamond Head is the famous, beautiful dark volcanic crater overlooking Waikiki Beach. Along the hike to the top, you climb a steep stairway with 74 concrete steps, then walk through a lighted 225 long narrow tunnel, and have a second stairway of 99 steep steps. The path is uneven, rough terrain which was originally designed for mules. They say to allow 1.5 to 2 hours for a leisurely round trip. The hike is classified as easy to moderate and certainly not difficult for a 50 year old but could be challenging for a 70 year who hasn't moved their body enough. As you climb out of the bunker your breath is taken away by the unparalleled view of the entire west side of island. As I hiked I told myself I needed to stay in shape for the next twenty years to come back on my 70th birthday.

As I hiked I thought about a study** I recently read by the Employee Benefit Research Institute. The study stated that a couple age 65 retiring today and living to average life expectancy would need \$295,000 to cover premiums for health insurance and out-of-pocket expenses during retirement. The \$295,000 estimate assumes average life expectancy of 82 for men and 85 for women. For those living longer than the average, a lot more money is needed. My grandparents lived to 92 and 93, so I assume I will need much more health care money. The study says that health savings accounts (HSAs), which are currently being widely promoted, have both advantages and drawbacks. Because contributions are limited, the maximum amount that an individual could save in an HSA is \$46,000 over 10 years.

"As high as they are, these projections are probably underestimating the amount of money needed in retirement for health care expenses," writes Paul Fronstin, director of the EBRI health research and education program. "If health care costs increase faster than projected, or if individuals live beyond average life expectancy, retirees will need more money."

You probably are investing in your financial future. But how much thought have you given to your health future? How are you investing in your healthy future self? Are you investing in sitting in your physician's waiting room or in a line at the pharmacy? Or, are you investing in a retirement filled with biking, hiking and travel? Your actions or inactions will affect your time, energy and pocketbook of tomorrow.

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5 Easy Action Steps for a Healthy Future Self

1. Move your body every day with intention. This could be a brisk walk, taking the stairs or parking your car "2 spots" further away. It doesn't have to be the 'big" walk...just move it or you lose it.
2. Schedule 15 minutes of "me" time every day. "Me" stands for "My Energizers." You and only you are responsible for charging yourself up every day.
3. Eat breakfast every day.
4. Take a multivitamin.
5. Take mini self-care breaks by breathing deeply. Breathing is nature's natural tranquilizer. Why do you think they teach you how to breath to have a baby?

You can control 70% of your health, disability and longevity. The healthiest people who consistently make a lifetime of healthy choices live longer with fewer medical problems.

When you are seventy, do you want to just be alive or feel **A**live? That irresistible feeling of **A**liveness where your body can do anything your beautiful brain dreams up.

It may be time to think about the heavy price of your crazy busy days today that affect your healthy or unhealthy self of tomorrow. I would love to have you join me on the Diamond Head hike February 18, 2025. It is never too late to put an **A** in front of the word live and feel **A**live! What are you waiting for? Here to add value to your life, just let me know how!

**Source: The Employee Benefit Research Institute, July 20, 2006
http://www.ebri.org/pdf/PR_742_20July06.pdf