

## THOUGHTS FOR THE WEEK

## THE GREATEST WEALTH IS HEALTH

September 15, 2023

***The greatest wealth is health – Virgil***

The Roman poet said it two thousand years ago, and it still rings true. We all want to live long, healthy lives, but know intuitively that while money greases the skids, without physical and mental well-being our financial resources mean little.

**We'll make a bold statement. This is the most important *Thoughts for the Week* we have ever written.**

We help clients plan their financial futures, working to ensure they have the resources necessary to live the lives they want. Those lives and passions are varied – doing meaningful work, travel, rock climbing, building a home, building a company, raising children, learning to fly, play guitar, or dance the tango, skiing, running a marathon, completing a triathlon, spending time with family, giving back, reading, sailing the world, lowering your handicap, or hiking Machu Pichu.

And, at a minimum, we all want to be able to pick up our grandchildren, get up off the floor under our own power, carry a couple of bags of groceries, lift a suitcase into the overhead compartment of a plane, climb 10 flights of stairs, or open a jar of pickles. Regardless of age, our passions often depend on our ability to stay physical, mentally, and emotionally fit.

In your 30's or 40's you may take your fitness for granted. But consider your future self. Physical and cognitive health typically remain robust until middle age, when they begin a gradual but steady decline. If left unattended, we eventually lose our youthful stamina and strength, physical activity levels decline, muscle mass and strength decline by 8% to 17% per decade, and eventually, our cognitive and physical capacities diminish.

Our medical system focuses on treating symptoms, often after disease processes have started. But preventative measures such as proper diet, exercise, and sleep can halt those symptoms before they appear. So how can we increase the odds of thriving as we age?

Substantial evidence shows that with time, attention, and effort we can slow or even reverse cognitive, physical, and emotional decline, and delay or even prevent, chronic ailments such as heart disease, cancer, Alzheimer's, and type 2 diabetes – the so called Four Horseman of Aging.

For example, The National Institute of Health found that taking 8,000 steps per day rather than 4,000 resulted in a 51% lower risk for all-cause mortality (or death from all causes). Taking 12,000 steps per day lowered the risk by 65%. Going from zero weekly exercise to just 90 minutes per week reduces your risk of dying from all causes by 14%. And increasing your VO2 max (a measure of your maximum aerobic

output) by 25% is equivalent to subtracting twelve years from your age. Pharmaceuticals are yet to deliver that!

Feeling inspired? We'd encourage you to read "[Outlive, The Science & Art of Longevity, Rethinking Medicine to Live Better Longer](#)", by Peter Attia, M.D. Dr. Attia takes a deep, evidence-based dive into the nature of health-span and longevity, and suggests ways to make changes across five spectrums to improve your odds of a healthy, long life:

**Exercise** – The most potent "longevity" drug and the most powerful tool for preventing cognitive decline, and increasing aerobic efficiency, maximum aerobic output (VO2 max), strength, and stability

**Nutrition** – Works hand in hand with exercise to improve metabolic health and muscle retention

**Sleep** – The wonder drug for the brain, heart, and metabolism

**Emotional Health** – It all works together, and emotional fitness affects all other aspects of your health.

**Exogenous Molecules** – Supplements and other natural substances that can increase the effects of the other four spectrums

Want to pick up your grandkid or still be surfing when you are 75? Start doing the necessary work *now* to protect against the natural decline in strength and aerobic capacity that come with age.

Dr. Attia's book is a great start. Or just get out and do something. It's that simple.

Enjoy your reading and your weekend!

Mike, Cate, Scott, Willis, Suzy, Oscar and Wes

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Sources:

Outlive, The Science & Art of Longevity, Rethinking Medicine to Live Better Longer, Peter Attia, M.D. with Bill Gifford, [Outlive: The Science & Art of Longevity - New Book by Peter Attia \(peterattiamd.com\)](#)

The Drive, Peter Attia, M.D. Podcast, [The Peter Attia Drive Podcast - Peter Attia \(peterattiamd.com\)](#) *The Peter Attia Drive is a deep-dive podcast focusing on maximizing longevity, and all that goes into that from physical to cognitive to emotional health. **The Drive** is hosted by Dr. Peter Attia, a Stanford/Johns Hopkins/NIH-trained physician focusing on the applied science of longevity, the extension of human life and well-being.*

Higher daily step count linked with lower all-cause mortality, National Institutes of Health, News releases, March 24, 2020 [www.nih.gov](http://www.nih.gov) [Higher daily step count linked with lower all-cause mortality | National Institutes of Health \(NIH\)](#)

Mike Burbank's Awards:

2017-2022 **Barron's Top 1,200 Financial Advisors: State-by-State** (formerly referred to as Barron's Top 1,000 Financial Advisors: State-by-State)  
Source: Barrons.com (Awarded 2017-2022). Data compiled by Barron's based on 12-month period concluding in Sept of the year prior to the issuance of the award.

**2013-2020 Financial Times 400 Top Financial Advisors**

Source: ft.com. Data compiled by the Financial Times based the following time periods:  
Awarded 2013-2020; data 12/31/12 - 6/30/19

**2019-2020 & 2022 Forbes Best-In- State Wealth Advisors**

Source: Forbes.com (Awarded 2019-2020 & 2022). Data compiled by SHOOK Research LLC based 12-month time period concluding in June of year prior to the issuance of the award.

[Awards Disclosures](#)

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S&P 500 Index is an unmanaged, market value-weighted index of 500 stocks generally representative of the broad stock market. An investment cannot be made directly in a market index.

Bonds rated below investment grade may have speculative characteristics and present significant risks beyond those of other securities, including greater credit risk and price volatility in the secondary market. Investors should be careful to consider these risks alongside their individual circumstances, objectives, and risk tolerance before investing in high-yield bonds. High yield bonds should comprise only a limited portion of a balanced portfolio.

Bonds are subject to interest rate risk. When interest rates rise, bond prices fall; generally, the longer a bond's maturity, the more sensitive it is to this risk. Bonds may also be subject to call risk, which is the risk that the issuer will redeem the debt at its option, fully or partially, before the

scheduled maturity date. The market value of debt instruments may fluctuate, and proceeds from sales prior to maturity may be more or less than the amount originally invested or the maturity value due to changes in market conditions or changes in the credit quality of the issuer.

Bonds are subject to the credit risk of the issuer. This is the risk that the issuer might be unable to make interest and/or principal payments on a timely basis. Bonds are also subject to reinvestment risk, which is the risk that principal and/or interest payments from a given investment may be reinvested at a lower interest rate.

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