

GOOD LIVING: CELEBRATING ACHIEVEMENTS OF THE HEALTHY, WEALTHY AND WISE.

Fitness first

A commitment to a healthy, active lifestyle adds joy to retirement

Today, Roger and Jessie Girard's retirement lifestyle is an inspiration to their friends and family. But as with all great success stories, there have been some important course adjustments required along the way.

An athlete in school, Mr. Girard saw his marriage with Jessie at their tender age of 21 as the beginning of a new and more serious life. It was time to build a successful career, buy a home and raise a family. But by his mid-twenties, 'all work and no play' had taken a significant toll on his health, and his weight had climbed from about 180 pounds to 230 pounds. "I felt lethargic; I'd grown out of all my clothes. I decided it was time to get back the gym, and I started playing squash and racquetball again."

This year, the Girards celebrated their 38th anniversary the way they celebrate each anniversary, with a burger and fries at their favourite drive-in. It's a re-creation of a sweet memory from their dating years, but it's also a once-a-year treat for them. Ms. Girard, who managed the fitness centre at Simon Fraser University for many years until retiring just recently, says, "We work hard



Vancouver's Roger and Jessie Girard celebrated their 38th anniversary this year, and their first year of retirement living together. At the heart of their long and happy relationship is an active, shared physical life.

PHOTO: LYNN FALCONER

to improve our eating habits each year, with minimal fat, sugar and salt. It doesn't mat-

ter what you're doing with your body if you're not putting the right things into it."

At the heart of their long and happy relationship is an active, shared physical life.

"We spend an awful lot of time skiing in the winter. We go bike riding and jogging; we do physical activity of one kind or another about five days a week," says Mr. Girard. "The only thing we haven't done together is play golf, because that might end in divorce. We've always inspired each other."

When the Girards sold their family home in preparation for retirement, they were careful to buy a condo with shopping, services and good public transportation within walking distance. "We bought in this location to help us maintain a healthy lifestyle," says Ms. Girard. "And because we live in an apartment, we walk our dog three times each day. The best part of dog-walking is the social component: we meet other like-minded dog owners and neighbours."

Another key to staying active, says Ms. Girard, is to combine physical activity with social pursuits. "If you develop a social network of like-minded individuals and

go ballroom dancing or bike-riding, you won't want to let your friends down. And you'll have fun."

According to Vancouver wellness coach Lee Chamberland, when it's time to get more proactive about your health, fun may be the very best place to start. "Most people don't have a goal when they first come to see me – they're just bone-tired and unhappy; they know something is missing. They've lost touch with pleasure and fun, and forgotten how to find the sweetness in life without relying on cookies or shopping or the other compulsions or addictions we often look to."

Typically, she says, people seeking wellness coaching aren't looking for strategies for weight loss or healthy eating. "They know what they're supposed to do – the problem is they don't feel motivated. They go home after work, work more at home, crash in front of the TV for an hour, go to bed and then do it all over again the next day."

In addition to reconnecting with the fun in life, she says, it's important to remember that inspiration is the force behind motivation. "If you're seeking a new level of physical fitness, think about what you're doing it for. How will you use that new energy? Do you want to take your business to the next level, or be a better parent – or realize that lifelong dream of world travel?"

The happiest people live the longest; but even more importantly, they're happy, says Ms. Chamberland. "It's easier to be authentically happy than you think. I don't know anybody who wants to live to 100 miserably. We're designed to live a vibrant, healthy, happy life and the body rejuvenates quickly with every step we take in that direction. Start where it feels easy. Once you take one step in that direction, the momentum builds and you'll find the next step is easier and so on."

And if you need a little bit more inspiration, consider this from Mr. Girard: "I wake up happy every morning. I sleep well all the way through the night. I have lots of energy and – touch wood – I'm virtually never sick."

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Financial planning important to long-term wellness too

On the Centre for Chronic Disease Prevention and Control website is a chilling statistic: As of the end of August, 109,783 Canadians had died of chronic diseases in 2009 alone.

The World Health Report of 2002 lists the primary risk factors for chronic disease as tobacco, alcohol, blood pressure, physical inactivity, cholesterol, overweight and unhealthy diet. And according to the Cost of Chronic Disease in Canada, a report released in 2007 by the Ontario Chronic Disease Prevention Alliance and the Ontario Public Health Association, the economic costs of physical inactivity alone are estimated about \$9.16 billion each year.

Many progressive employers offer benefit plans that allow employees to participate in preventive health care such as massage, acupuncture, chiropractic care, yoga and fitness classes, mental health counselling and fitness centre membership.

"Any benefit that reduces the stress level on an employee will increase his or her ability to focus and be productive. It is a well-spent dollar for the employer," says Robert McCullagh, Calgary financial planner and vice-chair of Advocis, the Financial Advisors Association of Canada.

"Two benefit plans that can contribute greatly to wellness are Employee Assistance Programs (EAPs) and Health and Welfare Trusts," says Mr. McCullagh. "EAPs help employees deal with financial, personal or lifestyle issues by providing private, independent and confidential counselling; Health and Welfare Trusts allow employees to direct some of the benefit spending toward the specific kind of care or wellness support they need."

Employee benefits can also help ease financial stress, identified as a primary contributor to mental health challenges. "In these economic times, employees are forced to live or work with tighter budgets; some families have to deal with one earner losing his or her job," says Mr. McCullagh. "Any support that an employer can provide to reduce the demands on cash flow, such as coverage for drugs, dental and life insurance, can profoundly change the options that a family has."

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