



## Sound Financial Bites 063- Gary Ward Episode Transcription

*“If you look at the healthcare system, we’re dealing with illnesses that could have been prevented.”*

Welcome to Sound Financial Bites, where we help you with bite-sized pieces of financial and life knowledge to help you design and build a good life. The knowledge that has been shared from stages at conferences, pages of national business magazines, and clients living across America, our host, Paul Adams, now brings directly to you.

Welcome to Sound Financial Bites. I am so excited to have you here on the call today. Today I’ll give you a chance to show you behind the curtain a little bit of some of the things that I’ve been working on personally, and we’ve got an amazing amazing physician out of Perth Australia to talk with us about specifically when you are a hard charging business or a hard charging parent and you’re putting stressors on your body. How is that likely to affect the outcomes? How’s the medical system setup to treat those things? What can you do differently?

You see, over the last about two years, I’ve really taken a lot better look at reading about health and taking time to understand things like minimum effective dose when it comes to working out where prior what I would do is just run a lot to try to lose weight not realizing that that in and of itself might be creating damage to my body over time. Through that I’ve gotten really clear that what I needed to do is better maintain my health and better maintain my mood and my mindset around those things.

Along with doing something -- I mean you’re going to hear me talk about in the future podcast this 13-week journaling. I’m on the test phase of it right now but I’ve had one big outcome so far. Weekly, during that journaling it asked me about lessons learned. One of the things I wrote down is lessons learned is that the only thing that really seems to make me unhappy in life is the way that I feel after eating a food that I thought was going to make me happy. And you see, as I’ve gone down this path to eat more healthy, take better care of my body the worst it feels when I go off the rails and eat barley. Now, I’m one of those people that while I appear to be in good physical health, all of that, I can go off the rails when it comes to eating like a pizza to myself, and then a couple of pints of Ben & Jerry’s, and then like a sandwich. I can do all that while watching a movie.

When I say having had some challenges around weight, I’ve had them in spades. I currently weigh about 190 but at one point in my life, in my early twenties, I weight 245lbs and so this is something that is really close to my heart. And I think something that wears on many of us who are leaders in business or trying to be at high levels of performance in our life because when it comes to our health challenges, we tend not pay as much attention to them.

That’s why I’m excited to really we Gary Ward here to our podcast. I’m going to tell you a little bit about Gary. I got the chance to meet Gary at a business conference and I noticed he doesn’t talk like most other physicians. Now, I don’t just mean his accent although I am thinking a moment or two you are all going to agree he could just read the phonebook to us and that will be perfectly fine. Gary is from perth Australia. He is about 6’6. He’s been practicing 30 years in medicine and call me if I got that wrong Gary but I think it’s 30+ years. Former Australian National Champion rower, did some of his training for his medical degree at Cambridge where he met his wife. He’s the official father of a supermodel. So, Dr. Gary Ward welcome to the podcast.



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*Oh, Paul. What a cunny introduction. Thank you so much. It's my pleasure to be here with you.*

Thank Gary. We're just excited to have you. You and I talked a little bit before about medicine, where it's been, where it's going. I think when you talked about that, I was like "Oh, of course that really makes sense about that evolution of medicine, if you will." Maybe we could just start there and you could share with our audience about that.

*Sure. I've reflected over my years in medicine how to develop and--. One of the things that I've always been fascinated with having done a degree in zoology before I did medicine, and so very mindful of the whole process of evolution and where it come from. I've reflected on the evolution of medicine. Medicine really developed as a solution to the problem that faced society back when medicine started, many of the health issues then were related to infectious diseases as human communities aggregated into cities. We were thrown closer together so infectious diseases were able to spread more easily.*

*Medicine developed as an attempt to solve the problems of infectious disease. It's also related to communities coming into contact with each other was warfare and battle so medicine was also a solution to some of the health issues that arise out of that. So surgery, dealing with wounds and so on. Medicine really evolved as a solution to those problems that were confronting humankind at that time.*

And really it comes down to infectious disease and traumatic injury.

*Trauma. Yes. Yeah, pretty much. I think that the major emphasis that -- what people were manifested with then. And so you know as it's evolved, we've developed very highly developed surgical techniques in medicines. It started out as plant based medical treatments and has evolved into massive pharmaceutical industry. I think the orientation has always been to solve the problems that are there and to deal with the end point of activity, you know crowding together and so on. But the the thing that I started to really notice over my career is that the major illnesses that confront us now are not so much infectious diseases and trauma, it's the diseases that we would call loss of diseases.*

*So it is obesity and diabetes and ischemic heart disease, even things like depression and anxiety, the wear and tear on our bodies from overactivity or the -- you know osteoarthritis. Many of these are related to the activities that we undertake. So they're in a sense preventable. Many people know this and recognize this and we pay lip service to preventative medicine that we don't seem to be winning the war. I don't really like that analogy but we're not addressing that as much in medicine. We're still at the end point/end of the road. Fix the problem once it ends up in our emergency departments as a as a heart attack rather than spending a lot of time working out what are we doing to lay this into that state.*

That to me makes total sense as a part of my journey, and someday I think you are all going to hear on the podcast here in another few weeks is I actually found a physician here locally in my area that is a physician that really deals with optimum health. She was a little bit shocked when I said to her Dr. Ward, I said -- She's as well "So, what's wrong? What is the problem." And I said "Nothing. Nothing's wrong." What I don't want to have anything happen is I don't want anything to go wrong and I want to do whatever it takes for me to be at maximum efficiency with my body and my brain.

Aa soon as I said that, at first I think she thought I had flippantly filled out the intake form. Then

*"Earning an income during our careers, we take income for granted."*



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*“Sleep is a very active process in which your body repairs itself. You have to rest and repair.”*

once she was clear that that's why I was there, it opened up a whole new conversation for us because even a physician that specializes in that, too often doesn't have people walk in the door when they have no problems. Is that way for you where when somebody comes in they've got some kind of acute issue and then you've got to coach them to get them to be more proactive and all the other issues that are going to happen.

*Yeah. Yeah, that's true. Our role as doctors is still to deal with the problems and you know much of my work during the day is, you know people do present with a particular problem and sometimes it is an infectious disease. That will be a cold or the flu or or a bacterial infection but but much of the time, yeah, I am dealing with people who have hypertension or coronary artery disease or they're overweight and heading towards diabetes.*

*They're the kind of people that I can say to them “Look, here's where you are. If you can change some of your behaviors and activities, we can steer you in a direction that's going to be much better for you in the future.” So introduce a preventative approach. I've been taking this approach for some years so many of my patients now know that the engagement they have with me is to turn up for the six monthly appointment. I'm not struck with that. That you know what's wrong with you. I come in and say “I'm fine. I'm here for my checkup. Tell me what to do next doc.” I love that taking that approach and more and more I'm steering my patients towards that approach rather than just me sitting back and waiting for people to get sick which you know really is--. If you look at the health system and the way it's constructed and the amount of money that is spent in healthcare in both the U.S. and Australia and most developed countries, we're dealing with illnesses that could have been prevented if people took some action a little earlier. So yeah, that's an overview I think of where medicine is right now and where we're headed.*

What I love is -- and I got to think I don't know if you said it here on the podcast or when we were talking earlier, but would it be fair to call a lot of those diseases, a lot of the things that people come in with heart disease, diabetes, sometimes even arthritis, that these are lifestyle induced.

*Exactly. Exactly.*

There are things that we have control over, we could do something about. This is the thing that I think why I'm going to bring more and more of this onto our podcast is that there's two things that you've got to care for at some point. But the thing that's ignored too often is you got to take care of both of them. You've got to take care of your money so you have money to live off of one day in the future when you need financial independence. But you also have to take care of your health because if you don't take care of your health, your money isn't going to be much fun but your health isn't going to be a whole lot of fun or can't even be maintained properly. There are the financial pieces to handle. They're the two most closely nested concerns I think we have.

*Yeah. I would agree completely, Paul. Yeah. I love that this is something that I've come to learn about. I love the narrative that you have that over the last couple of years you've been exploring your health when most of your attention and your career has been on money and I'm the mirror of that. I've spent all of my career dealing with health taking to account my own health as well but I've ignored money. Over the last couple of years, I've started to pay much more attention to money and have been shocked at how naive I've been about how the amount of money is high. I know that they're intricately interrelated and if I don't have enough money to survive when I can no longer work it's going to make a big difference to my health as well. So they are intricately interrelated. It's great.*



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I think when we're earning an income during our careers, we take income for granted. I mean we go to work for it every day but we take it for granted and most people don't know how much capital it takes to throw off the amount of income that they were making when they're working. You had mentioned Niva Tey that people take their health for granted. Here's the thing that I think is almost -- I mean it's a mechanic, nobody is against this but it's darn near insidious, is that the harder many people work to produce income saying the top 1% that's for in the United States I think it's very close to Australia's top 1% and makes about \$450,000 of income as a household.

A lot of our clients, most of our clients are between 300,000 and a million five of annual income. And so these people are working in stressful environments, doing unique things in the marketplace. They are either in the media on the cutting edge in their industry or with a major software company, and yet those people may be doing more damage to their health. I know in your practice you're dealing with both celebrities and you're dealing with high level business people. Can you talk a little bit about the damage that they do to themselves in their health while they're on like they're endeavoring to make the amount of money they want to make to take care of their financial side and how they're almost taking withdrawals from one side of the ledger to deposit in the other.

*Yeah, absolutely Paul. That's what I say over and over that people at the peak of their career as you said like everyone that when you're young you don't seem to have to take care of your health so you just take it all for granted. But it is specific for very successful people that they're often very busy, their mind is on their business on developing their career. They have to pay a lot of attention to that because that career identity can go away very fast, so you have to really pay attention to all those tactics and strategies that you have to make money and have your business run well. So their focus is elsewhere. The other aspect of this is when you are making a lot of money you have access to all of the products that are out there that matter to you too with the enticement that this is going to make you happy, and some of that is food that's not going to do very much good for your health. Alcohol is not going to do very much good. Perhaps some activities that are not going to be very helpful to you. So there's an excess to an abundance. And if you're not mindful then you're going to be doing damage to yourself.*

Well, I think that's a great point is you know anything from too much alcohol. That's when I think about that I think can hit a lot of business owners and executives because that's part of the culture that they're in. That you know you're a you're a busy executive and there's cocktail hours you're supposed to go to and taking people out for cocktails after and that wears on the body. You've got the ability to overindulge. Like once you're in a certain income range there's no problem with what foods you buy which could be unhealthy foods. It could either fund a really great budget of healthy foods or it could fund some of the worst foods you could put to your body. Then on top of it, the long hours, the lack of focus, taking work home. So I want to tackle each one of these perhaps individually.

Let's talk first about things like the way we're eating, consuming all that. You mentioned your patients come in about once every six months to get--. I'm imagining they get labs done, they get an examination, and they have a some degree of a substantial conversation with you about where they're at and where they're trending with their health. Is that what you recommend for most people that are in that high performance lifestyle situation?

*Absolutely. At least six monthly. I often will ask people to set goals for the next six or sometimes even three months particularly if it has to involve changing some habit then I'll set them on a path to take certain activities and then I think it's valuable to check in more frequently than that but it*



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*certainly is a minimum. It is going to be about every six months if you're really proactive and ambitious for your health, then I think it's worth doing much more frequently so.*

So people need to come in and get that stuff checked out so that they find out early enough whether or not they've got a problem and they can course correct because otherwise, like what's an example of something people could have a huge problem with and they have no clue about it until it's acute and have done damage.

*Yeah. One of the ones that comes to my mind is hypertension, so high blood pressure. Now that is often a hereditary thing and it may be you know in part out of your control but if you don't know you have it, it produces usually no symptoms whatsoever. So you can have high blood pressure without being aware of it at all. If you have it for long enough, it is a factor in generating what we call strokes, so you know brain damage and that is devastating. You have a stroke -- there are different forms of it but it essentially leaves you paralyzed on one side, drooling from one side of your face, you're unable to work.*

*So if you if you have undiscovered hypertension then you're heading for a disaster that's going to be a big shock and a big surprise. So that's one. Ischemic heart diseases is the same. If you allow cholesterol plaques to slowly build up in your left anterior descending artery and it with all the inflammation that comes with the stress of high performing loss then all of a sudden that will block off and you're left with a heart attack that's going to knock you out.*

*So there are quite a few things that if you take the time and visit a doctor who has this proactive approach, then you know you can find these things and he can do something about them to prevent the disasters from happening. So those are a couple, yeah.*

And thinking about it in the context that we teach a lot of our clients this idea of design and build a good life but that design and build a good life only occurs if the different areas of our life are lined up like it's pretty hard if your spouse is really mad at you to feel like you've got a good life right now. It's pretty hard to have your body break down and feel like you have a good life right now. So the design needs not just lends itself to the financial part but it needs to lend itself to taking good care of our spouse or relationship, a good care of our body. The thing that landed with me that changed a lot of this was I was at a conference and somebody was sharing that as a high performing business person or even take my wife who's a stay at home mom except she's involved in a bunch of different charitable stuff, she volunteers at church, she homeschools our kids, she watches other people's kids like her life is pretty nonstop also. And so whatever you're doing if you've got that nonstop lifestyle you're more like a Formula One race car than you are like a Honda Accord. Meaning, if I get a Honda Accord new or even used I'd top off the oil and I can drive that thing for thousands upon thousands upon thousands of miles with no discernible degradation in performance even if I don't change the oil. And yet what happens if you watch a Formula One racer go round a track, they got the hammer down. They are breaking down and falling apart nearly as soon as they leave the pits again which is why they require so much attention to get totally rebuild after every race.

I think being in a high performance lifestyle, being somebody that's working 10 or 12 hour a day, we can put ourselves in a position where we're breaking down faster than everybody else but the people around us aren't going to the doctor as often as we say we need to. Our friends at church aren't going as often as we say we need to. The other people we play soccer with aren't going to the doctor as often as we need to. So we can drift even though we have this uncommon level of performance that's expected of us in our careers, we can very easily end up with a common level



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of care of our equipment. That's why I like the idea of maybe concreting in our listeners minds Dr. Ward the importance about the six month revisit conversation. They do the six month thing. It's labs, it's the blood pressure, it's the physical exam if they need it, and a conversation about what's going on.

*Exactly. Yeah, conversation about their diet, about what they're doing, how much exercise they are taking, that that sort of thing. I absolutely love your analogy of the Formula One racer as opposed to a Honda. I think it's an excellent analogy because I think you know a Honda Accord is not a bad car. Most of us in our society are protected sufficiently from infectious disease war that we can drive our bodies like a Honda for a long time without really having to worry about it. But as you said if you're really interested in a high performing life then you really do have to take care of the machinery just like a Formula One car.*

*There are certain things that are going to keep it intact and performing at high performance. You have to feed it the right oil, you have to feed it the right fuel, you have to have your tires in good shape. As you say, you've got to stop every now and again and recuperate. I think rest is the other underestimated aspect of the activity we have to undertake as hard performing individuals. We have to take the time to sleep well and to recognize that sleep is an activity. We all think of sleep as a very passive period of time. Many high performing people will say "God! What a waste of time it is to sleep." Time is money. I'm going to do with less sleep. No, that's a mistake because we're now discovering that sleep is a creatively active process in which your body repairs itself, your mind reorganizes things that have happened during the day to give you clarity the next day. So you know once again using the analogy of the Formula One racer, there are times when you have to rest and repair and to overlook that is to be naive about your health.*

Well, there's another physician who I had a chance to watch a guy who I think we're going to be able to arrange to be on the podcast it seems, Doc Parsons. I think you'd get a kick out of this. He was a Navy SEAL, then went to medical school. The Navy paid for him to go to medical school and he came back and he was a physician for the SEAL teams. What he found was all these wild hormones going everywhere for these Navy SEALs and the Navy SEALs were getting fat.

Now a fat Navy Seal means they got up to like 8% body fat or something like the performance was degrading and he was looking at their hormone levels with these full blood panels. I don't know what the heck's wrong but I'm sure as heck can't give these guys hormones or some admiral is going to be in front of Congress asking why we gave a bunch of steroids to these special operators. He found out what it came down to is sleep. These guys in a place where they could sleep regularly made all the difference in the world in their athletic performance. Like we're talking on the very highest level of athletic performance. But one of the things he talked about is how much carries over in a business in our brain function.

I love the idea. You talked about sleep as an activity and only in the last like six months have I started preparing to sleep. I've never had a problem with sleeping. But the idea of I need to prepare for sleep as an activity was very new for me. But I love how you you put it. What do you think is the biggest health pitfalls that if somebody is listening right now and they're not sleeping well, what are the things that are going to bubble up for them maybe to some direct things. And then one of the things that are happening in the background that are going to catch them eventually if they don't take care of it?

*Well, I think the most obvious thing that most people experience if they're not getting enough sleep is simply tiredness the next day and inability to really feel like you can function, that you fail*





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*to concentrate to take into account all of the things that you need to be mindful of on the next day if you miss out on sleep. That's the kind of obvious thing. There are a lot of studies that will equate lack of sleep to blood alcohol level. Mistakes are made while you're driving at a similar level to having a high blood alcohol level with sleep deprivation.*

If I heard you right there, the thing that I think is--. I love that metaphor because if I miss sleep, if I'm chronically under sleeping then that that no longer feels like a fog. It no longer feels--. It just feels like that's the way it is. If somebody is really used to be in four drinks in the bag, they feel like they're doing fine with four drinks. They are not noticing the degradation of their performance. They might have noticed at two drinks in that night but four drinks actually feel great. I think you're feeling great only because you've been underperforming so long with sleep.

*Yeah. Yeah. I mean and I think you know, in some way we pour coffee in the morning which you know is not necessarily a bad thing but if you have too much you start to put some stress on your heart. And then people rely on sugar to give themselves a bit more brain fuel. And then once you've absorbed that you need a bit more and so you know that exacerbate the obesity cycle. So I think that's the other aspect of not sleeping well. There are those very subtle hormonal changes that start to happen that drive things like obesity and diabetes. So yeah, it's multi-factorial.*

I want to tell just a personal story of something that happened to a gentleman that I serve on a church board with just passed away in his 50s. It was a guy who particularly looked like he was in bad shape. He was one of the most active guys you'd ever meet. I learned a story about him at his funeral where one day he decided he was going to ride his bike across the country and he did. This was in his early 20s. Taught ski lessons in Switzerland and still to--. Right up until the day he passed he was an avid outdoorsman and hiker. He's mid-50s. He had a heart attack. Just dig in his snowmobile out of a snowbank where he'd gotten stuck. And that was it.

I remember sending a message to several of my friends I'm in an entrepreneurs group with saying "If you guys haven't gotten yourself checked out, you need to. Because it just came out of left field for this guy but he is a guy who ran a business, successfully employed 40 50 people. And it's just overnight it's done. He's a guy who didn't realize he even had a problem but because of the stress he's putting on his chassis, if you will, in the work that he did every single day just being a business owner, that eventually causes breakdowns inside that system that you can't see. You've got to get help from a proper physician that's willing to help you maintain your health not just treat you when you're sick so that you can see those problems coming. Is that okay to encapsulate that?"

*Yeah. Yeah, absolutely. I think there's something else that I think you pointed to, Paul. We're talking earlier that there is a fair bit that you can do to find out to yourself. I think it's absolutely essential for people to check in with a physician for all the subtleties to do the blood pressure and do the blood tests and all of that sort of thing, but the activities that you can undertake to maintain your health are things that that are available to us at in the community, in the books that are marketed in what's on the Internet, the information that's coming at you through media.*

*One of the problems though is so much information that it's hard to see what's really good and what's bad because as always there's going to be snake oil salesmen selling you products that may or may not be valuable but I think probably you describe the process where you really -- undertook some trials. So some forms of dietary approaches that you know you tested that. You know there's a lot of very good science. Basically, if I could just give a small summary of what constitutes a good diet, there's a set of phrases that I think distill all of the medical and all the*



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*scientific evidence around nutrition. We should eat real food, not food like substances. Eat real real food to start with. Food that your grandmother would recognize as food. That's one rule. It's really simple. You go to your grocery store and I'm sure supermarkets and grocery stores in the U.S. are very similar to Australia. If you try and stick with the parts of those stores on the outside which is where all the vegetables are you know with the vegetables on the outside, avoid the central part of the aisles where all the packaging is... So ete real food is the first thing. Not too much is the second rule. It's very general but not to much.*

*It's a great thing that the French they eat much more slowly than we do in in Australia and in the US. We tend to just gobble everything down. In France, they have small portions over a long period of time. They take their time. I think what happens in our bodies as we're eating, that there's this sense of satiety, the sense of fullness arrives 20 to 30 minutes after you've eaten. So that if you eat slowly you'll feel full at a time when you had enough. Whereas, if you eat fast you can cram more in until you get to that point where you go "Uh-oh, I've eaten too much." Many of you business will have that experience.*

That's the miserable feeling. We don't get right when we're done with our last bite of the pizza and the two pints of ice cream. But 20-30 minutes later is when we feel like we ate too much and it's because our body's actually -- the sensation catches up to how full we've been for a while.

*That's exactly right. I love what you said before like noticing foods that you think are going to make you happy but they don't.*

Yeah. They're the only things that make me unhappy actually, is what my realization was. So we eat food, not food like substances. I love that. Not too much. What's next?

*And mostly plants. It doesn't have to be you know -- a lot of people will have a narrative about whether we should eat meat and so on but I think all of the medical evidence is that if it's mostly plants, it's going to be really good for you.*

*Yeah. So they're the simple things. Most of the books that I've read or the five dots of variations on that theme. I don't encourage people to follow a particular fad rigidly but many of the recent popular diets and messages that are coming out are pretty well in line with that narrative of eat real food, not too much, mostly plants. If you do that, you're doing pretty well.*

Then the last thing that you and I were talking about before and I think would be a great spot for us to land is you had talked about this idea of the way we interact with our environment, and part of that is food but the other part was something I didn't expect that you would say that just made a ton of sense when you said it and that was part of our environment is what we're doing for work on a daily basis, the people and relationships we have because you just talked about that and what it does for us as individuals.

*Yeah. Again, it's kind of distilled what makes a difference for people in the area of health. I think it's movement and activity is the best thing which is, you know the things that we'd normally think of is exercise, the activity we do. I talked a little bit about the activity of sleep, but also the activity that we undertake in our daily life is what most people would call the work that they do going to work to and living. If you are going to work that you don't like, that you don't feel comfortable doing or is not nourishing your soul in some way, then that has an impact on your health. I think the activity of working and relaying to others is an important aspect of our health. So movement and activity and, it's kind of interrelated that our exchange with our environment so that's what*





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*involves in our food, quality of air we breathe, but also the quality of our relationships. There are some people in our lives that enhance our health, and some people in our lives that don't enhance our health. I want to think the experience of valuing your relationships, being in relationships where you experience being valued are all important aspects of our healthy life. That's what I think about it.*

What I love about that is that for me I think that would've sounded woo-woo but not that I've been digging and carrying much more about my health and spending a lot of time reading just like-- For those of you that have read the book or subscribed to a certain health philosophy, here's a thing: You can't read one book about money even if you do exactly what it says. It's not going to work out for you financially because you've got to get more knowledgeable with this thing that's got to be with you the rest of your life, your money. You can't read one book about health and just do what that one book says and have it work out for you for the rest of your life. It's got to be a life long learning process on probably other areas too. Like your marriage, like your work but for these too like eating two rails on a railroad, our money and our health have to get handled. What happened for me was I tried a bunch of those things and then it drove me deeper. So the woo-woo that I think some of our listeners might think about "Ah, the quality of relationships" sounds like it is hormonally driven and these hormones that start going crazy in our body like cortisol, when we have these bad relationships or we don't love the work we do, that cascade they create. I am not the physician. I am the amateur on this podcast today but you call me out if I'm wrong Dr. Ward, but they're going to kill us.

*Absolutely. No, it's spot on. You're good. I know what you mean about the woo-woo, the spiritual magical nature of that kind of thing but no this phase is directly into your biology, into the way your hormones work, into the way your brain works. It's inextricably linked and science is backing this up now.*

Very good. I hope that for all our listeners today, if this did nothing else for you, that we spent this time together in conversation with Dr. Ward, number one I hope you enjoyed his accent as much as I did. You could just read the phonebook as far as I'm concerned. But the other thing I hope that came through to you is I know very very few people who have taken the time to really be on top of their health, and it's something I've heard time and time again including out of my own mouth was "Well, I'm real busy right now so I won't worry about that. It's okay to get another 10 lbs or whatever it was." We have got to pay more attention because it doesn't matter -- Some of you have heard me talk about the parachute paradox, it does not matter what the odds are of something happening to you. When it's you, it's 100% likely it's going to happen to you or zero percent likely. Like that parachute that jumps out, it's not like every parachute feels a little bit of falling from 15,000 feet, it's 99.99% of parachutes flying perfectly fine and then one of them makes a crater. Our health is the same way. In fact, the people who have real serious health breakdowns because they weren't paying attention to it they are not around you, they are not even on your view screen for you to see them because they are dead or their health problems put them in the point they couldn't perform in business the way you do or in life the way you do so you don't even see them anymore.

We have to start paying attention to this proactively based upon the fact that if something goes wrong with your health, it's nearly impossible to recover from, that's the 100% loss scenario. By taking a little bit of time so you hadn't had yourself a full physical in a while, maybe don't even take the time yet. If you want to, send me an email, I will do my best to give you some of the criteria I would put behind the physician. How do you check that out? Go to a regular physician to start with. They can do an EKG and do a full workup on you and tell you if there is anything acute



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that you got to worry about. Then later you could work it partnering with a physician like some of the celebrities and top business people doing Perth Australia with Dr. Gary Ward. But for you, get someone to check you out soon if you haven't done so because the problem is going to be irrecoverable if you don't pay attention to it.

Dr. Ward, thank you so much for being on the conversation today on our podcast and just being willing to give to our people. I know it's early in the morning where you are and at night where we are. I am so thankful that you could make time for this in your day.

*It's absolutely my pleasure Paul. It's been great fun talking with you. I just love the work that you're doing. I really do. You make a massive contribution. Thank you for this opportunity.*

Yeah, you're welcome and thank you. I hope you guys had a great rest of your day. What I want you to think about, like this and every other area of your life, you've got to take care of your money, we got to help you build wealth but the bigger part of building wealth is just making sure you design and build a good life. Making sure you are paying attention to every area of life so that nothing takes your legs up from underneath you. Have a great rest of your day.

I want to acknowledge you for taking the time to tune in to Sound Financial Bites. You stopped long enough in your busy day to reflect on your finances and your future to help you design and build a good life. Please take a moment to subscribe to this podcast and follow us on social media. You can find us on Facebook and LinkedIn.

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**2017-39847 Exp. 5/19**



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