

Baby Boomers: Can You Make It to Retirement ? ~ What You Don't Know or Didn't Do Might Send You to The Poor House..



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Introduction

Are you a baby boomer? If you were born in the years between 1946 and 1964 then technically you are considered a baby boomer. But, even if you fall out of this range, this e-book is a tool that you must take into consideration today.

Those that are approaching late middle age and into their golden years need to begin thinking about their futures. While it would be wonderful to be able to just stop the clock, that's not possible. What is possible is finding the things that can help you to improve your well being, your health and ultimately to lead you to a long, healthy and prosperous life.

If you haven't given any thought to your future, now is the time to do so. There are countless things that need to be thought about, but, we've brought it all in here, ready to give you the tools you need to really make a difference.

Read this e-book. Take the time to make these changes in your life today. And, set a course for a long life that is full of the riches that the world can offer to you. Best of all, look forward to many years of bliss.

"The Retirement Calculator" is a first-of-its-kind software tool that provides a detailed mechanism for determining the optimal age for Retirement, and also for evaluating how long your retirement funds will last. Check out this amazing software today - click the below.

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Chapter 1: It's High-Time to Take Over

Time is fleeting. It just doesn't last as long as we would like it to last. Although it may seem like just yesterday you were raising your children, those years have passed and now they are raising their own children. But, before you let any more time slip pass, start thinking of your future.

Although you may not be able to go back and adjust time, implementing the changes in your diet, your exercise, your mental health and in your financial health will allow you to find the necessary tools to excelling in your later years. If one thing is for sure it is that you can make a difference in the quality of the rest of your days if you take charge now, without wasting any more time.

Why Didn't I Think of This Before?

Although you may be kicking yourself for not saving enough money or for not dropping those extra 40 pounds when you were younger, hold fast in the thought that you can still make progress by making changes today. In many ways, you'll be able to find the health and wellness that you could have had.

If you are younger, there are many changes that you can make today that will greatly impact your life later. In fact, if you simply make a few of these changes today, you'll be able to far exceed your goals in earning a savings account that can pay for retirement, in fending off heart disease and even keeping Alzheimer's at bay.

Every day that you implement positive change, is one more day that you have the ability to gain benefits. The sooner you start the more benefit you can obtain.

Why Should You Make Changes Anyway at All?

One of the largest in importance and probably the most difficult things to change is your mind.

Why can't I just live the way that I want to today?

Why can't I just eat the foods that taste good and live the life that I am living?

What's going to happen if I do this for one more day, month or year?

You may not realize it, but each of these things can and will lead you to a premature death. Living one more day eating foods that are unhealthy will lead to the increased risk of heart disease. Living one more day with not getting enough sleep, not relieving stress and not getting the exercise you need, leads to disease and an immune system that can't keep up with you.

Living one more day, takes off more time at the end. Is that really what you want?

There is good news, though. Most of the damage that you've done to your body can be reverse if you have done so in time and are dedicated to making that happen. With just a few minutes of care to your lifestyle each day, you can get back the time you may have possibly lost. Don't think that it has to be forever, because if you can change your mind, you can get it back.

What's To Change?

You don't have to live a life that's super "clean" and yes, you can make mistakes, eat that fatty hamburger and still watch realty television if it makes you happy. But, the goal that should be realized is that these things should be done in moderation. There are many things that you should take into consideration as being things to change. Here are a few of the most important considerations that you may have to make changes in.

1. Your Diet: Giving your body the nutrients it needs is vitally important to living as long as possible. Not only do you need to put good things in, but you need to get the bad things out. Giving your body the tools it needs to make this happen is important to living longer.

2. Your Brain. Stimulation to the brain needs to be on going. With the population's number of Alzheimer's cases expected to drastically increase with the Baby Boomer generation, it is virtually important that you provide the tools necessary to curb this if possible.

3. Your Finances. It is expected that in the next five years, more than 50 percent of those that enter retirement will not be able to support themselves but will rely on family, Social Security as well as charity. Is your financial future set for retirement?

4. Your Physical Fitness. It is critical that your body be physically fit. That means that the 2/3rds of the population in the United States that is overweight or obese needs to take heed. Heading into your later years with this type of physical problem will definitely shorten your life span.

5. Your Lifestyle. Getting social interaction, being happy, and less stressed are all key ingredients to a healthy and happy lifestyle. If you don't incorporate these types of interactions into your life, you lose mental alertness and your quality of life is just not what it should be.

Each of these five things can be changed in simple ways and in large ways to help you to prepare for the later years of your life. In fact, no matter where you are in your life, developing your own future is something you have the ability to change. That doesn't last forever, though.

Giving yourself an opportunity to excel is something you must do and you need to begin making the changes now. The good news is that we've broken it all down for you into a simple guide that will transform your life for the future.

In the next chapters of this e-book, we'll talk about these five elements and give you step by step methods to changing your life to improve the future.

Take the time to fully read through these pages, but then go back and begin implementing them into your life today, when it counts. If you

wait, you waste your future.

Now, let's start building a quality life.

Chapter 2: Can You Really Prevent the Aging Process? The Truth You Must Know

Walk into any department store and you'll find hundreds of beauty products lining the shelves. Each one of those products has something else, something unique to offer. Most promise to hide the signs of aging. Some make claims of being able to erase the years and to have you looking 10, 20 or more years younger. But, in truth, there is no way to avoid aging, is there?

Consider some numbers for a moment.

In the late 1800's and early 1900's, the average life expectancy in the United States was that of just 42 years of age! Today, that number has nearly doubled its size and that's no short feat to accomplish. The fact is that people are living longer because of the benefits of modern medicine and the benefits that technology offer.

In fact, today, there are over 70,000 people in the United States alone that are at the age of 100 or more! That is an outstanding number.

As you watch your parents age, you are probably thinking to yourself the things that you would have done different, so that you don't walk down their same path.

Perhaps you would like to be more active so that arthritis doesn't set in so soon. Or, perhaps you would be tested sooner than they were for cancers, heart disease and countless other conditions. The good news is that you do have the ability to see these things going wrong and therefore you should be able to reach out and lengthen your lifespan.

One way we like to think that we can do this is by looking younger. That's why all of those products are on the market. If it was a multi billion dollar business, there wouldn't be so many products trying to take part of that chunk of change. But,

what type of anti aging product can you possibly invest in that's going to improve the quality of your life? What if we told you that it really had nothing to do with those products on the market, but that it had to do with the things that you are capable of making changes with today, right now?

That's what this e-book is all about. But, before you get to those good tidbits, it's important for you to understand that you don't just want to look younger. You need to dig deeper into your lifestyle and feel younger.

With modern medicine and modern science, we have a much better understanding of how the things around use effect us. We know that cancer can be caused by toxins entering into your body when you breathe and we know that some forms of heart disease happen because of the foods we eat. But, we also know how virtually everything else on planet earth effects us too.

By taking that knowledge and using it to look for ways to improve our aging faculties, you are able to truly transform your life to a point that goes beyond that of what any of those anti aging wrinkle creams can do.

Research Tells Us

Research by skilled doctors has guided us to these answers. For example, some researched are so dedicated to anti aging that they've developed a protocol that will lead you through the process. For example, take a look at these signs of aging.

By the time that you are 35 years old, the amount of hormone that your body makes has sharply declined. The stress you are under, the foods that you eat and the city's air quality has lead to little particles getting into your body (these are called free radicals, by the way!) They get into your cells and can be the beginnings of cancer. Even though you feel good, the process has already started.

Or, by the next stage, by the time that you are 45, even more destruction has happened to the body, especially the individual cells in your body. Hormones have further dropped and now, your body is starting to show signs of aging. Your skin, your hair, and even your energy levels are showing signs of aging.

At this point, if you are still getting high levels of free radicals entering your body, it is at the point of leading to the development of cancer, if it hasn't already.

Still, it gets a bit worse when you move past this age. Now, things are completely working against you. Lower hormones, again, and your skin is drier. It has thinned considerably because your body has stopped making enough collagen to support it. Your joints are chiming in now with the first aches and pains of arthritis. Your energy levels have fallen considerably.

If you fall victim to heart conditions, diabetes, or hypertension, your organs have started to fail you. Of course, heart disease is likely to be the type of disease to kill you.

Yes, it does sound grim. But, because researchers do have this wealth of an understanding about your body, they can now help you to make changes that will improve your health and help you to gain freedom from much of this.

What is important is to address the body not as a whole but as individual cells, by which it is composed. By taking into consideration the vast number of cells and their needs, you can provide the

appropriate attention to the conditions that face them, improve your health and wellness and eventually help yourself to live a longer, healthier life.

While you may want to consider dieting and exercise as the best ways to stay healthy, even this is not the right path to follow. What you should be doing, then, is creating a plan that specifically treats your body in the hopes of working as an anti aging tool.

The next chapters are dedicated to the fundamentals of this plan. By doing these things they will help you, the Baby Boomer, to live longer and healthier. Remember, being developed by researchers that have one goal in mind, anti aging, helps you to know that these things are going to help improve your life today and well into the rest of your life time, no matter how long that is.

Chapter 3: Trim the FAT ~ The Boomer Diet

Here's an exercise for you. What did you eat this morning or today, for that matter? Did you eat a well balanced diet that's full of whole grains, lean proteins, vegetables and fruits? Or, was your breakfast a cup of coffee and maybe a bagel, loaded with cream cheese of course?

You are what you eat. The Standard American Diet is a term that's been coined to describe the fast food crazy, greasy, fatty and high sugared diet that most Americans eat. Even if you live on the other side of the planet, chances are good that you aren't eating a diet that's rich in the foods that are important to your aging process.

In fact, the foods that you are eating that fall into that type of diet are what are playing the largest single part in killing you prematurely. As a Baby Boomer, you have plenty of life still left in you and your diet is the perfect place to begin making some serious changes. Just look at what it is doing to you!

If you have a larger midsection to your body, then you have a high risk of having a heart attack due to heart disease. Just a few extra pounds are all it takes.

If you consume a diet that is rich in salt, you are destroying your kidneys as well as some of the other organs in your body.

If you are eating fatty foods, you're killing you heart by suffocating it under layers of cholesterol.

Whats the Ideal Diet Should I Follow?

If all of this scares you, which it should, you may be considering a diet. Yes, a diet does sound like a good idea but the problem with

them is that it is ultimately impossible to stay on that diet for your lifetime. That leads to the potential for you not to follow it for long, allowing virtually none of the important benefits to come through to you. That's not what you want.

Diets that go from one extreme to the next are everywhere you look. Those that facing a diet that is high in protein are still putting their heart's at risk because of the increase cholesterol there. Those that are following a low fat diet are doing the opposite. They are not giving the body enough protein to build muscle mass, which actually helps you to burn fat faster.

Because diets are so extreme, they rarely work for people that are facing these conditions.

But, you don't have to face these problems to be able to gain the benefits that you need. In fact, the most basic of diets is one of the best ones to follow for your health and well being.

Stage Right: The Baby Boomer's Perfect Diet Plan

Now, instead of thinking of this as a diet, think of it as a better way to eat. It is not something you'll ever come off of and it is not something that you should throw to the side. It is a way of life and although there are some things you will have to give up, it is still one of the easiest diets to follow.

In fact, if you do decide to eat something that you shouldn't, if you just go back to eating well from there out, you'll still be okay. It is all about controlling how much of the bad stuff you take in and making sure that the good stuff is what comes in more often than anything else.

Here's what you should be doing. Split up the foods that you eat into a pie graph. 50 percent of what you eat should be good carbohydrates. The next 25 percent of the foods you eat should be lean proteins. The final 25 percent should go to fats.

This way of eating is enjoyable and it's easy to follow. Here are some more specific points that you should install into your eating plan.

1. The carbohydrates that you consume should be made up of mostly fruits and vegetables.

2. The proteins that you eat should be from beans, tofu and other types of plant sources. About 1/3 of the protein you eat should come from animal meat and then it must be lean.

3. For fats, you want to obtain this from good fats such as olive oils and nuts instead of fats that come from animals. Look for poly and mono saturated fats for this section.

That's it. You pick the foods and as long as they fit within this diet regimen, you know you are working on creating a healthy and anti

aging diet that will propel you to health and wellness.

When To Eat Matters It should be mentioned that you shouldn't sit down to a large meal, either. Instead, you should be eating four, five or even six smaller meals per day.

One of the most important things that you need to “get over” when it comes to the food part of your life is that food doesn't have to be the center of attention. You need to disconnect the feeling of needing food to make you feel comfortable and relaxed. Learning this will be a requirement because you need to detach from the mentality of sitting down to a large meal.

If you have problems going from eating four to six small meals per day, try to add a fruit into your middle periods. This can help to stabilize your blood sugars to help you to feel better.

Kicking the Sugar to the Crub

One of the key methods to improving your life for the future is to look at sugars. Refined sugar should be avoided at all costs. Why is sugar so bad for you? When you consume sugars, you are increasing the body's production of a substance that is called cortisol. That is a hormone that actually speeds up the aging process and can lead you to aging faster.

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