



### R.O.I.

*Return On Investment.* R.O.I is associated with business investments but if you spend money, regardless of what you spend your money on you have the basic idea of what return on investment means – value for dollars spent or invested. We want value for the money we spend. But there is another, more critical aspect to ROI and that is time. Seasoned investors preach caution and patience to the newcomer to the investment arena.

But what does ROI have to do with health and fitness? Allow me to explain.

The big concern for most Americans right now is healthcare legislation. Many want to know if they will have health insurance or if their health insurance will cost too much? I read a statement from a certain Senator who suggested people consider how much they spend on smart phones as a way to budget for potential changes in healthcare premiums. Is this a harsh statement? Perhaps, but it makes the point. Is the *ROI* better used for the smart phone or rising healthcare premiums? If we haven't already done so I think it's time for another point of view when it comes to return on investment (ROI) and our health.

For starters we need more clarity on what we think we're getting from the current medical system as it currently stands. Hopefully most of us realize by now that going to the doctor does not make us well. What we get from the doctor's visit are co-pays, a reminder to pursue healthier lifestyles, another prescription and a medical bill. When you consider how long you have been dealing with a current set of symptoms then this makes more sense. Changing medications doesn't improve the medical condition, it just increases the cost.

So where is the return on our investment then?

Great health is the ultimate return on our investment but to get there we have to face a few realities preventing the health wealth we seek. First and foremost, our health is entirely in our own hands. Medication doesn't stop diabetes people do. Medication doesn't prevent hypertension people do. Managing the medical condition and preventing the medical condition is not the same thing.

When you take up exercise don't simply go the gym and workout, make sure you're getting the ROI you deserve since those premiums usually cost \$600 - \$1,200 yearly depending on where you live. Like the doctor you trust, seek out those you are certain can help improve your condition, which in turn creates value for you. The quality of our lives is often in direct proportion to our caliber of health.

There are many things in life beyond our control, but health is not one of them. Great health is the winning return on investment.

By Greg McNeil

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