



The Wheel of Wellness: 7 Habits of Healthy, Happy People with Heather Martin

Announcer: Welcome to the Empowered Investor Podcast. Have you ever felt overwhelmed by the sheer volume of choices and voices telling you how to plan or invest for your future? With a straightforward approach, host Keith Matthews of Tulett, Matthews & Associates cuts through the noise to help you create a winning action plan for you and your family. The decision-making framework discussed in this show can transform you and your investment experiences and will increase your odds of becoming financially secure. Learn more and subscribe today at TMA-invest.com.

Keith: Welcome to the Empowered Investor. My name is Keith Matthews, and I'm your host for today's episode. We'll be exploring a very important topic that is too often overlooked—health, wellness, and happiness. You might be wondering why we are covering these concepts on an investment and planning podcast. To answer that, I'm going to refer to Morgan Housel's book *The Psychology of Money*, where he writes, "There are two topics that will affect your life whether you're interested in them or not—money and health." On a podcast that typically provides insights on financial topics, we've realized that our listeners would greatly benefit from a fresh perspective on concepts that are equally as important to their overall well-being.

About a month ago, we had Andrew Hallam, author of *Balance*, as a guest on the podcast, and we got incredible feedback from our listeners. In fact, it was one of the most downloaded shows of the past year. In a world that encourages us to think that more is good and newer is better, Andrew's message on balance to increase happiness and satisfaction resonated loud and clear with our listeners.

In today's episode, our guest is Heather Martin, author of *The Wheel of Wellness: Seven Habits of Healthy, Happy People*. What I find remarkable about Heather's book is that it presents us with a roadmap to increase wellness, which in turn increases health and happiness. Her roadmap, The Wheel of Wellness, is made up of seven wedges. She shows through science and evidence why each wedge deserves to be a part of the overall map and why each wedge matters. She then shows the readers how to build momentum in each wedge through small changes. Twenty years ago, I wrote the first edition of *The Empowered Investor* in 2003 as a roadmap to help solve the investment and planning puzzle that so many Canadians struggled with. I've always appreciated any system or roadmap that adds clarity to solving a puzzle. I think Heather's book on wellness and happiness hits the mark. I've had so many "aha" moments as I read through the book, and I do look forward to including many of these strategies in my own personal life. Thanks for joining us today, and we hope that you enjoy today's episode of the Empowered Investor.

Today I'm joined by my special guest Heather Martin. Welcome, Heather.

Heather: Thank you for having me, Keith.



Keith: Today's show, we're really going to push wellness. And we've spoken about it once or twice before with our audience. What I find fascinating about this is that at our firm, we spend our whole lives talking about financial wellness and saving and making the right investment strategies. But there's so much more to living a good, healthy life. And today, we're really going to push this subject forward. Heather is a naturopath. But specifically, going back 20 years ago, Heather also helped us edit the first two editions of *The Empowered Investor*. Do you remember those days, Heather?

Heather: Absolutely. Absolutely. It was a lot of fun, and I learned so much about the world of investing through working on those books.

Keith: Our entente back then was that if we got too technical, you said to me, "Keith, we are not making this book happen unless everybody can understand it." So thank you so much for everything you did in that book. And here we are today, 2022, and you have your very own book on something that I know you're passionate about. One of the amazing things about your book is that I think you've come up with a really nice formula, a map, and something that is accessible to a lot of people. So I'm looking forward to the next hour of discussion. We should also tell our audience that we are both connected in a somewhat different way. Heather is married to my wife's brother, so there's a family connection that goes back 25, 30 years now. And Heather, I've watched you grow as an expert initially in journalism and writing, and most recently, in the past 15 years, in health and wellness. So welcome to the show. I'm looking forward to our chat.

Heather: Thank you, Keith.

Keith: It's going to be divided into two sections. The first section, we're going to talk about the wellness industry at large—where we're at, what's wrong with it, is the focus on the right areas. You'll talk about some of the evolution of the science. And then in the second part of today's discussion, we're going to do a deep dive into your book, *The Wheel of Wellness*. Heather, why don't we start with what is wellness? What's the classic definition of wellness? And then what should it be?

Heather: The classic understanding of wellness—and I'll tweak that question a little bit. I think the classic understanding of it is that you want to look good and feel good. And perhaps "look good" has come in first place just in terms of the industry that we're talking about. And then, when we're thinking about it in a more holistic sense, I suppose that when someone would say "what is wellness?" you think it's about feeling good in your skin. It's about being mentally fit as well. It's about having energy, having vitality and self-confidence, feeling good about yourself.

Keith: So when I think of wellness, I'm going to say three things that come to mind. Diet, exercise, yoga. For some reason, those are the things—I'm a lay person—that's what hits me. And I know once I read your book, I found it enlightening.

Heather: Thank you.



Keith: In your mind, who connects more to this wellness concept? Is it women or men? Obviously, you'd say it's applicable to everybody, but who naturally gravitates towards it?

Heather: I believe that women have traditionally gravitated more towards the wellness industry than men. That doesn't mean that it's for just women. Obviously, everybody wants to feel good, and wellness at the end of the day is important for all of us. It really is. If you have your health, then you have everything. That is true wealth. Who gravitates towards it? I think that we would all agree that for the most part—this is a large generalization—but women have grasped wellness to a larger degree than men.

Keith: I think you're right. I do think there's an openness for men. And I know the pandemic, it's not that it's necessarily linked, but I know that the pandemic is going to push wellness forward for a lot of people. I speak from a personal basis. I'm a member of a group of six other guys that we meet twice a year now for 15 years. We talk about investing and how to run a business. And it's been an amazing experience. But four years ago, we started talking about wellness.

Heather: Fantastic.

Keith: It came up because one of the fellows was dealing with some anxiety around work and issues, and he was exploring solutions. And he shared those solutions with us, and it boiled down to purpose, happiness, and health and balance. A lot of things that you speak about, but what's amazing about your book and your message, I think, is that you've created this roadmap that's so straightforward and so easy to understand and so backed by science.

Heather: I appreciate that feedback, and that was my hope in writing the book. I do hope that this message goes out to people in general because this is not for women or men or 45-year-olds or 60-year-olds. It's a message for everybody. We all want to feel the best that we possibly can. And the science, more and more, is pointing us in the direction of something that is very easily grasped and is not found in an expensive pill or gym membership or a diet supplement. These are easily accessible avenues of wellness for men, for women, for everybody.

Keith: You're absolutely right. Take us into a few of these scientific developments that have occurred in the last 20 years. To me, this is the big "aha" moment that I've had. We've built our business around the science about investing, and it's evidence-based. And what you're going to share with us is there's more and more evidence through scientific research that shows that wellness is shaped by a variety of different things, and it's maybe not the classic things we think about.

Heather: Absolutely. And what I find so fascinating at this point in history is that this is evidence-based. This is not a yoga teacher telling you to have a deep breath and boom, your life will be wonderful. Listen, that's part of it. I'm not going to discount it. I love yoga. But heavy-duty, big-hitting scientists, big-hitting researchers of all stripes—from the world of neuroscience, from the world of physics, from the world of psychology and psychiatry—are starting to come to the same conclusion, and the science is showing that these items like



mindset, for example, like having a sense of purpose, like community, are so important and have been overlooked in the conversation. And I think we need to start to shine a light on those as well as talking about food and exercise.

Keith: Excellent. So Heather, when did this science start evolving? Is this just in the last year or two, or is this something that's been going around for 20 years now?

Heather: It's relatively recent. We had our pioneers that started talking about this in the eighties and the nineties. I would say one of the early pioneers of a different message, let's call it that, was someone by the name of Candace Pert. And she was working in the nineties, and she's a neuroscientist—very prominent. So if you look her up, many awards and absolutely top-level schools that she was researching and teaching at. She came up with the idea of psychosomatic wellness. So basically, we've heard about psychosomatic illness; the converse is also true, that your mindset can actually define your wellness. So she actually got this down to a molecular level. Her first book was called *The Molecules of Emotion*, where she spoke about the fact that your thoughts—so when you have this idea of a mind-body, which has always been very alternative, and when you say mind-body, everybody rolls their eyes—the fact is your mind, your brain, is inside your body. It's part of our body. It's really not a separate entity at all. You wouldn't say your liver-body; your brain is part of your body. So when you're thinking, when your mind is running, it releases biochemicals. These biochemicals travel throughout your bloodstream, all the parts of your body, and they impact physically your molecular structure.

Keith: And I'm assuming this was breakthrough research.

Heather: Yes, this was very out-there research in the 90s and in the early 2000s.

Keith: Would it have been accepted initially, or did it take a few years?

Heather: No, in fact, it was probably only accepted—it's still a work in progress. Let's face it, the moment I say mind-body, I'll bet you thought this is going in a direction I might not be interested in. So it's still a work in progress, but her science is sound, and she's now viewed as a pioneer in the field. So in her own career, it was an uphill battle. Now she's been recognized by really the top thinkers on the planet as a real pioneer in this world.

Keith: Would you say that we are potentially reaching a tipping point in this whole concept? I'll tell you, Keith, when I was 35, if I were to hear this, I'd a bit hokey and it's a bit sensitive, and I don't know if I buy it. And this is—I would have been 1990. And yeah. And so the Keith at 55, 58 can sit back and say, "You know what? I'm open to these new concepts. I'm open to understanding a bit more." It reminds me a little bit about what we do for a living here: indexing. We build portfolios with index strategies. When Jack Bogle and the whole group of initial researchers and pioneers in the seventies launched this concept that you didn't need to have a highly paid active money manager to try to beat the market, and you could alternatively buy a set portfolio that's designed to track the market, people looked at him and thought he was a Martian and thought it just didn't make any sense. In the United States, he was almost anti-American. I'm assuming that these researchers had the same



pushback by the general population or just individuals at large. And it's fascinating to see their contributions come forward.

Heather: A hundred percent, and we still are reaching that tipping point, as you say, but I think the last two years, as difficult as they've been, the silver lining has been that we have recognized that we need other people. We need our community, and mindset has been so important in this wellness conversation. So it is pushing these topics forward.

Keith: I spoke to you this morning just as we were going online, and I read the quote about Steven Jobs, of course, the founder of Apple. And in his last few days and weeks, he was quite thoughtful about what matters in life. Here he is, one of the wealthiest individuals in the world, but he went down to say that the six best doctors in the world are sunlight, rest, and healing. Exercise, diet, self-confidence, and then in capital, FRIENDS. And I thought there's so many wonderful things that he's alluding to here.

Heather: And that is, in a nutshell, I would say more or less my message in this book is that we have to get beyond food—absolutely important, exercise—absolutely important, but those aren't the only two elements. And we're leaving out so much that can impact our health and our mental health as well.

Keith: I 100 percent agree. Heather, let's now dive into your book. All right. So the book is entitled *The Wheel of Wellness: Seven Habits of Healthy, Happy People*. Talk to us about why you put the book together. And what was your purpose behind putting this book together?

Heather: I guess I would have to say that my purpose was personal. I do speak about this in the book, and this is something that I've been interested in for a very long time. I've been a professional naturopath for 10 years. I circled the subjects just from a hobby standpoint and dipped my toes into all sorts of alternative or now they would be called integrative approaches—herbs and homeopathy. And just circled this conversation for a very long time. But as to why I did that, I would have to answer it began with my mother, who passed away very sadly far too young. But she was a poster girl for doing all of the things right that we normally think of. She was really big into exercise. In fact, she was an early adopter of yoga. She ate so well—she ate nothing but vegetables. Sometimes it felt like when everybody else got to have baloney in the seventies, that was not happening at our house. She was very outgoing and warm and a fantastic woman, but there you go. She developed cancer, and unfortunately, she died far too young.

Keith: I didn't know your mother well, but there was a year of overlap, I believe, and she was very much a sign of that health and trying to do all the right things. And so I totally remember that for sure.

Heather: So it did have me questioning just how on earth this could happen. And of course, the how-on-earth answer did not come to me overnight. It didn't come to me for years and years. It took me a long time of crunching research and thinking this through and thinking it through again to realize that we need to expand and broaden our understanding of what wellness includes. And as much as my mother was a poster girl in many ways with what she



ate and how she lived her life and how she exercised and was just a great person all around, she had her demons, and she was a lifelong sufferer of what we'd now call anxiety. No one called it that then—this is going back 30 years, 20, 30 years, and everyone called her a worrywart, but she was really crippled by it. And I think that was a factor. And if we're looking at the research, I can't say for sure what happened with my mother, but this had me looking really hard at what does wellness mean.

Keith: Okay. That's a very personal story. This is a huge motivation behind you trying to come up with a map, trying to come up with the total picture. So talk to us a little bit about what is the image of the Wheel of Wellness? What is the map? I find it straightforward. It's visual, and when you go around the wheel, everything connects so nicely. So talk to us about the wheel. What is the wheel?

Heather: The wheel is a concept that gets away from the traditional pyramid paradigm where you've got some things that are much more important than others. And at the top, you have maybe these things that are little sprinkle dash of something you put in your day. Whereas the wheel—aside from the center of the wheel, which is community—that is our hub, our absolute hub. And we'll get into that more in a moment. But the other six wedges of the wheel are really, I would say, they're equally important, which is a little bit of a different message than one that we've understood up to now.

Keith: Yeah. One of my takeaways from the beginning of the book was that you mentioned the moral of the story is "pay attention to your thoughts." Thoughts matter. So that resonated with me when I first started. And then I think in the first few chapters, when you start setting out the framework, you highlight nicely these studies that were based on twins all over the world where people go in and study nature versus nurture. Is it natural, or is it the environment? And I found that just fascinating that all this research took these various different groups and were able to identify different outcomes based on all this wonderful science that you share with the readers.

Heather: I find longevity studies are just so fascinating because why have these certain populations lived so long? Let's start with that. If someone's really successful at aging, then let's look at what they're doing. It would be like if someone's really successful at investing, let's take a good hard look at what they are doing. It's the same concept. So the twin study that you reference actually is from Denmark, and it's a very famous study. It was conducted between 1995 and 2005, and they looked at the entire population of Danish twins who were 75 years and older, identical twins. I will say that none of them were separated at birth, so these twins had the same family, the same upbringing, and then go off into their lives, and which twins lived longer. This was something that pointed out that genetics is perhaps not quite as important as we seem to think. Basically, the conclusion of this study, which was tens of thousands of people, were included. Seventy-five percent of longevity came down to lifestyle.

Keith: That's a big number.



Heather: It's a big number. Sometimes you do hear in common parlance people will say, "I have good genes," and it's great if you have good genes, take that and run with it. But it's not a free ticket. Your genes account for what science has come to understand is probably about 20 to 30 percent of your longevity, and not only lifespan but your health span as well. The rest of it is all the rest of it. So you can't count on your good genes.

Keith: A hundred percent. So listen, Heather, let's go into each section of the Wheel of Wellness right now. So for the audience, I'm just going to list the components of the Wheel of Wellness, and then we're going to go into each one. So at the center, you have community. Then at the top, it's almost like a clock at 12 o'clock, and you're going around the clock. You have food, lifestyle, sleep, constitution, mindset, and purpose. So let's go into one at a time right now. Why do you have community at the center?

Heather: I have community at the center because it is actually backed by research. So this isn't my opinion, and it was something that I was really surprised by, to be honest, to find that when you look at all these various studies around the world, it's coming up more, and it will, I predict, become a mainstream conversation in the coming years because we've been denied community, and people know what that feels like, and it doesn't feel good. We're social animals, and we need people. So when you look at the research, it begins with a scientist by the name of Dan Buettner, and he's a National Geographic-sponsored scientist and explorer and just a very decorated individual. And he came up with a concept about the blue zones—what he calls the blue zones. So these are five areas of the world where people live the longest to this day. So since they've been tracking this data, the areas are in Greece, in Italy—so specific regions in these countries, not the country itself—but Greece and Italy, Japan, Costa Rica, and California.

Keith: What's interesting about the blue zones—and we did have a guest, Andrew Hallam, different type of book but partly wellness. It was called *Balance* a few weeks ago. And he alludes to these blue zones, and you've got this at the core of your map. And it's so important, especially in a world where for a pandemic, we've been shut down now for almost two years. One of the things that I really like about how you've put the system in place is you have recommendations in each area. So let's say I hear you loud and clear, you talk about community. Let's say you're a person and you don't really feel like you have a ton of community concepts and lots of friends. How do you improve that?

Heather: The short answer is right now it's very difficult, depending on where you're living in the world. Believe me, there were times when I was writing about community and reading all of this incontrovertible evidence on the power of community because—I don't know if I finished my thought—but community is the common thread in all of these cultures that live the longest. It's their foundational aspect of their lives. But I had moments where I was writing about this, and it was just really depressing. I'm going to be honest with you. We've been shut up in our houses for a long time, and I hope that it's coming to an end, as do we all. Going forward, just being aware that something as simple as going for a walk with a friend is as important to your health as eating well. In fact, it might be more important. So prioritizing those social elements of your life and prioritizing the people who matter. You can always join a club or a sports group of like-minded people if you're looking for those



who might have hobbies or physical activities in common with you. It's a difficult question. It's a big question. It's one that I think that we're grappling with.

Keith: One of the things that I liked in that chapter is you had that checklist, and here are some concepts, and I've written them down. You've mentioned a few of them right now, but I thought it was just wonderful. Join a club, take up a sport, volunteer, have a dog, join community events, reach out to old acquaintances, and nurture existing relationships. And I thought if you're a reader, you're going down, you go, that's a nice list. Everybody should be able to pick out two or three of those and move forward on that. And your blue zone concept and the research that comes from that is just so telling about happiness and satisfaction and long life.

Heather: It is. I really urge that the listeners look up the blue zones philosophy. It's lots of information online, but what it comes down to is that all of these long-living communities, they don't live in solitude. They don't connect over screens either, which—that's a difficult one to grasp. It's difficult to hear, and it's difficult to process, especially right now.

Keith: Absolutely.

Heather: But we really are meant to be surrounded by other human beings. At the end of the day, better together.

Keith: Yeah, this is exactly what Steven Jobs referred to in his statement about how friends are so critical. And as he reflected on his life, he had all the money in the world, but friends would have been the number one thing he suggested people strive for to be happy. So let's spend a couple of minutes now—community's at the core, that's the part that really sets the foundation. You've given the reader five or six areas to maybe adjust and look and introduce into their lives. Let's spend a few minutes in each section now. Now you go to food. I picked up things like "tune out the noise," which, by the way, I love. Tune out the noise—it's one of the things that we're always telling our clients to do on the investment front. But you had a really nice rule—the rule of four. Do you want to elaborate on the rule of four?

Heather: Food is one of the least unexpected parts of this book. Everybody knows to eat. It's absolutely a foundation. It's fundamental to being well. The rule of four is about eating, number one, whole foods. So a whole food is something that is defined as a food that is not packaged up and processed. When you're cooking a baked potato, or you're cooking a piece of salmon, or you're making a salad, or you have some sautéed cauliflower, those are all whole foods. And to a large extent, if you can eat those, listen, you're 90 percent there if you just do that.

Keith: So stay away from frozen foods?

Heather: No.

Keith: No? Stay away or stay away?



Heather: I said stay away from processed foods.

Keith: Ah, that's nice. I like that.

Heather: If it's a frozen pack of peas, that's a whole food—it's just the peas. Get used to picking up the package and reading the ingredients. If you're buying a packaged food, which we all have to do—we all have to buy yogurt and crackers and whatever else—just read the ingredients. Know what you're eating. And the more whole foods you can eat—while there are no ingredients, you're clearly just cooking a chicken and it's a chicken. That's the number one rule—eat whole foods. And the number two rule is to eat seasonally. What does that mean? This admittedly is a difficult concept in the month of February in Canada, but to the greatest extent that you can, it means eating warming foods in the winter and cooling foods in the summer and eating what's available seasonally. So right now, we'd have all sorts of squash and turnips and cabbage and winter vegetables—root vegetables. Those are warming foods. They're good for you at this time of year. And you want to eat soups and stews and take it easy on the salads right now.

Keith: And so that's two. So you also have eat organic and local foods—that wraps up the four.

Heather: I would say number three is actually local, and number four is organic because I think organic—you can be easily greenwashed by things that say that they're organic. And really, if you just pick up the package and read the ingredients, it's—the first ingredient is sugar. You can have organic sugar. So just be aware that organic is great, but it's not the first thing you need to look for. So when I say local, there's a giant movement towards eating more regionally. First of all, your food will taste better. It hasn't been shipped across the country. And second of all, it's likely what you need in that season and at that period of time from a professional point of view.

Keith: One of the things that I found fascinating about this section in terms of how you get people to implement, how you get people to change is there's two concepts that you write about. You talk about incremental changes and you talk about the 80-20 rule. Do you want to elaborate a little bit on both of those subjects—the incremental changes and...

Heather: Incremental changes about making little tweaks. And by little tiny tweaks, you can lay out a roadmap for yourself. Say you're used to having four cups of coffee, and you want to cut that back. So then week one to two, maybe you have three cups of coffee. And you could even substitute the fourth cup with a cup of tea. So it's about making changes that are sustainable. You're not changing everything overnight because that's a recipe for failure, quite frankly. Nobody at this time in history, specifically—we're going through some tough times, but even when times are good, we can't take on too much change at once. So if you want to add a little more exercise into your life, maybe take your dog around two blocks instead of one block. So it's little changes that are sustainable, and they will, over time, they'll add up.

Keith: Awesome. Awesome. And what about the 80-20 rule?



Heather: 80-20 is a concept, and it can be 75-25. It can be what you're comfortable with, but speaking from a personal point of view, 80-20 is that I am not a saint all the time by any means. And I don't suggest that anyone should be perfect in what they eat and how much they exercise and just how they live their lives. It's—come on. It's just no fun. We all want to have fun on the weekends or what have you. You can decide when your 20 percent of the time is. I am going to give you a personal example. I have a weekend chip cupboard. I can't stay away from chips. And if I don't give myself those kinds of restrictions, I'd be opening up the junky Doritos every single night of the week, but I keep it to the weekends. And when I have them, I'm not feeling guilty about it, quite frankly.

Keith: Yeah. So it's not an all-or-nothing.

Heather: It's not all-or-nothing. Eighty percent of the time, you have a foundation, and you're as good as you can be, and you don't beat yourself up about it. And twenty percent of the time, enjoy yourself. And hopefully, a hundred percent of the time, you're enjoying yourself, but twenty percent of the time, it's fine.

Keith: Yeah, it's slow and steady, and focus on the 80 percent and allow yourself a little bit of wiggle room. That's wedge one—food. Listen, let's move to the next wedge. We're going to spend a few moments on each wedge now. The next wedge is lifestyle. Now let me set this up a little bit. I noticed you didn't label this exercise. You did that intentionally because as you read the chapter, you realize exercise is one thing, but what you're alluding to is lifestyle. Do you want to elaborate on that?

Heather: Yes, I did call it lifestyle because it's more than that period of your day that you set aside for exercise. So lifestyle is about how you move throughout your day—how much movement is involved and how many social connections are involved. These things—they don't exist in separate vacuums. All of these things are connected. The elements of the Wheel of Wellness, they, in fact, very much bleed into one another. So going for a walk with a friend—well, you just hit three or four items on the Wheel of Wellness. You're moving, you're being social, you're likely upping your mental wellness, your physical wellness. So these things are all under that umbrella of lifestyle. It's been shown that it's less about the number of steps you take, and if that is how you like to track it, then by all means do, but it's less about calories burned and tracking it mathematically and more about moving and being through the day.

Keith: Yeah, what I picked up when I read this section, which was really like you just mentioned, and I do my sort of Peloton-styled exercise—although it's not a Peloton, it's a stationary bike—I do it two or three times a week. I get my exercise in, but it's more than just getting exercise in. It's being active. If you have a choice of walking versus just sitting on a couch, you walk. Even at the office, I read this chapter, and I thought about, you know what? We shouldn't be sitting in chairs all day long. Maybe now's the time to get these standing desks and walking stations because I think it would be a wonderful gift for our team members. But I just thought it was a nice way of having this lifestyle, this concept, this idea of just not sitting down. And you don't have to be on a Peloton to get this concept into place.



Heather: It all counts. What the research is very clear about is that any kind of movement, any kind of movement counts. And something as simple as a walk in the woods, again, hits so many of these items on the Wheel of Wellness. And I love the concept—the Japanese have a concept called forest bathing. They have a national institute of forest bathing, which is just, I think, excellent. Anyhow, it's all about moving, but it's a gentle stroll, and it's about taking in nature and breathing the wonderful air and just taking a break. So these are all items that can be checked off in your lifestyle category. It's not all about getting your sweat on, which is great. If you have a daily or even an exercise routine that happens two times a week, don't get rid of that. I'm just saying that any kind of movement actually accounts for a lot more than we've given it credit for.

Keith: Absolutely. And so for this wedge, my takeaway was for sure exercise, but it's more than just exercise. And I think you've got a nice quote that speaks of "movement is the magic bullet." And so one of the nice takeaways in each of these wedges is just this real concept that each wedge is critical.

Heather: I'm going to just briefly go back to blue zones and the longevity studies that came up with them. One of the really most interesting parts of this is these really long-lived populations. So these are very traditional cultures, generally speaking, and none of them go to gyms. Okay, so these people are living really and vibrantly into their 80s, 90s, and 100s, and they do not go to a gym. What they do is that they have to walk almost everywhere. They walk a lot, and their lives are interesting, burst with movement. Like some of them are harvest cultures, so you have a harvest season, for example. And even if it's not a harvest culture, say in Japan and Okinawa, it's just that you have a group of friends that you have a daily walk with, and that is part of the actual culture.

Keith: Let's keep on going around the Wheel of Wellness. We're now into the third wedge, and that is sleep. You're speaking to somebody who for years struggled with insomnia. You go to bed at 10 o'clock, and you wake up at 3, and you're up for a few hours, and you just can't get a great night's sleep. And I think you rightfully mention it's a hallmark of current society, and it is a challenge. Speak to us a little bit about sleep and the importance of sleep.

Heather: To say that we cannot do without it is a massive understatement. It's the understatement of the century. The fact that we sleep so poorly as a culture is a big problem. What our sleep does is it is protective of your heart. It's protective of your brain. It is a time when your body rests and it renews itself, and it's very healing. So when we get down to the biochemical level of things, you need that sleep for your body to recuperate itself and to repair itself. So if you're not sleeping well, this has a cumulative effect, and it's now being shown in really the latest research that poor sleep over years and then over decades eventually has a very strong link with dementia because our brain is not resting. And it has a strong link with chronic diseases such as diabetes, which is surprising because diabetes is obviously about blood sugar, and your body is never getting to the point where it is resting and repairing. So you've got that adrenaline that's always circulating or in a case of long-haul stress, it's cortisol, and that raises your blood sugar. So it has far-reaching consequences, and I don't mean to be a scaremonger, but I think we need to move sleep to the forefront of the conversation. It's been called the neglected stepsister of today's health



conversation because people talk about it, but then they keep, in North America when I say they—and obviously, this is a sweeping statement—but we love our technology and we love our fast-paced lifestyle. But there's a time and a place for that, and we need to start paying attention to our sleep.

Keith: Absolutely. And I think within the business community, there's always something that's revered as someone, if you don't need a lot of sleep, you get up early, you do your exercise at five in the morning, and somehow you're at the office at seven o'clock and you're going a hundred miles an hour. And I think you really bring this out in the book very nicely. Can you touch a little bit on melatonin?

Heather: Melatonin is the body's natural hormone that is released when you're going to sleep. And it's the one that is the beginning of this whole process of rest and repair. So it would signal the rest of the body that, like, okay, it's time to shut her down. It's time for the brain to go into REM mode. Melatonin is unfortunately misunderstood and a little bit misused in our culture because people use it as a supplement. So that is not something you want to lean on. It is a hormone that is naturally produced in your body, and if you supplement it to a large degree, then your body will stop producing it. And then that's a problem. You don't want to end up in that situation because then it's a longer process to retrain yourself. There are some very quick and easy fixes for retraining sleep patterns if you're having trouble with insomnia, which, by the way, 60 to 80 percent of North Americans are struggling with insomnia. So that's a—just like, through the roof number. We need to start paying attention to this.

Keith: So what would be your top recommendations, Heather?

Heather: For getting a good night's sleep?

Keith: Yes.

Heather: You're going to need to focus on getting your technology out of your bedroom. So that is my number one recommendation. This can be harder than it seems because so many people have iPads in their room or TVs in their room. If you have a TV in your room, so be it, but please don't watch TV and then turn it off and then try to go to sleep. That's not a great way to go—a recipe for sleeping well and soundly through the night. So there needs to be a period of time before you actually close your eyes and go to sleep when it's just you decompress and there are no electronics present. So you read a book, or if you don't want to read a book, you can knit, you can—in the case of my husband, he does a little woodworking—something to just...

Keith: Danny woodworks in his bed?

Heather: ...before he goes to sleep. You have this one hour to half-hour period of just taking your foot off the pedal and letting yourself get into a restful frame of mind.



Keith: Yep. Absolutely. A hundred percent. Okay, so listen, this is wonderful. We're going down the process. Constitution is next. Then we have mindset. Then we have purpose. So talk to us about constitution. Why is that important?

Heather: Constitution is important, and I realized this is going to be one of the more controversial chapters, probably. It is pushing the boundaries on this conversation, but so be it. I stand by it. It's, to me, fascinating. First of all, let's just talk about the fact that women and men process almost everything differently, from emotions right on down. But it's come to be understood, and this is in its infancy, is that we process medication differently. We process—listen, vaccines are different. That's just being understood, and it's really, again, it's infancy. And we'll start to hear more of a conversation about how women and men physically process.

Keith: I will say, of all of the wedges—one of the entire map—this is the wedge that I personally had more of a challenge connecting to. The other ones, for me, were a no-brainer. It's, this makes a hundred—I get it. I totally get it. And I think I get this one too, but it was a bit of a stretch for me.

Heather: And I think what you're referring to is that I get into the science of Ayurveda, which, as soon as I say that word, I can just see everybody out there rolling their eyes and thinking, "Oh, here she goes into the land of yoga." I could have kept this information to myself. I chose to share it because, quite frankly, this is one of my secret weapons in understanding wellness and in understanding people—understanding my personal relationships with people, and I think it's powerful. Listen, it's been around for thousands of years. This is still the primary medical understanding in India and many parts of the world. So I guess a version of this would be Chinese medicine as well. I can't claim any understanding of that. I believe in the power of it, but I will speak a little bit to Ayurveda, which is very traditionally rooted medicine, and it understands that people are grouped into three largely constitutional frameworks. And there's, of course, a lot of give in this. Like, we have to take this with a grain of salt. But the three constitutional types, according to Ayurveda, are Vata, Pitta, and Kapha. Now, these three types go with personality traits, but they also go with a preponderance to different physical conditions. So I'm going to pull up an example that will probably make the most sense to you, is that a Pitta type would be someone who we understand as an A-type personality. An extrovert, is a leader, doesn't mind voicing their opinions—in fact, opinionated in many ways. And this type of person who, again, is very driven, very ambitious—in our culture, I wonder if you could guess what they would be most prone to in terms of medical conditions.

Keith: Oh, heart conditions, stress.

Heather: Yes.

Keith: Anxiety, anything related to those. Yeah.

Heather: Heart attacks, heart disease, heart attacks. So Ayurveda speaks to these things, which is where this links into the wellness concept. And I just find this science really



fascinating on a number of levels. You'll have to read about it a little more because I don't have time to explain the fullness of it right now. But when you look at how they specify how someone who's a Pitta type—so A-type—how they would go about approaching wellness, it's quite a bit more specific than what we would just say for the general population.

Keith: So this wedge is try to know your constitution, and then depending on your constitution, you will have strategies that can be used that match the constitution.

Heather: Yes. Again, you can discount it if you like. You don't need this part of the book to resonate with the other parts of the book. But I will say that I do stand by it, and it is my secret weapon. I'm not an expert by any means in this very sophisticated science, but I do have an inkling of what someone will be prone to in terms of health and wellness. I can know their type when they walk in the room. So could you.

Keith: Yeah, fair enough. Constitution is an important wedge, and I do encourage listeners to look into it a little bit more. And it's all available in Heather's book. Let's move to the last two wedges, Heather, and these are some biggies—mindset and then purpose. So let's start with mindset. What I take away is this concept of doing everything possible to improve positivity.

Heather: Yes and no. I will say that none of us can be cheery 100 percent of the time, and sunshine and rainbows and all that. It's been a tough time in history. Even if you take yourself out of these last two years, listen, not every day is going to go your way. Sometimes you run into grumpy people, and sometimes you're the grumpy person. None of us is perfect in this regard. It's just about having a mindset of appreciation, gratitude for the little things as well as the big things. Almost all of us have reasons to be thankful, and being aware of what those are. And again, there's real science behind this. This comes back to the biochemicals that are released when you have a thought of gratitude, for example. It's actually increasing your immunity. It's doing things that are protective of your organs. It's releasing these chemicals into your bloodstream that will help you. It's almost its own reward because you will be happier, but you're actually protecting your physical body in having these thoughts.

Keith: One of my takeaways in this chapter, Heather—and this will go back to this concept of four years ago when I met with our business study group, and people were talking about this idea of having a gratitude journal. And it was one of these things that you might want to do because it'll make you feel better. But again, I was unable to connect the dots. In your wedge, as I read it, I'm like, okay, I get it. Mindset, positivity, try to be optimistic, have a balanced framework. How do you do that? And I've written down practice gratitude, appreciate the little things, have a positive outlook, and be kind. And reading your chapter, everything started to connect for me because I'm like, that's why that stuff—those actions, be kind, be grateful—that's how it can set the foundation for greater things. And what you allude to is not—it's not just greater things. There's molecules that also are triggered, and this is part of the science behind it.



Heather: Yes. Yes. And there is a science behind it. It's usually termed as real hippy-dippy stuff—be kind, and it's the stuff of a Hallmark greeting card. The emerging science, and this began way back with Candace Pert in the nineties, but she's being backed now in mainstream science, is showing that, listen, it's really good for you. And P.S., it does make you happier.

Keith: So in the chapter, you talk about a whole series of dopamine. I don't even know if I can pronounce these correctly, Heather. Oxytocin, serotonin, endorphins—you can tell how much of a debutante I am in this whole science side. And then you got adrenaline, cortisol, and norepinephrine. What are all these?

Heather: Again, they're biochemicals. As I note in that section of the book, so something like a feeling of contentedness or, in fact, being kind to another person—so it's a bit self-serving. It's nice to be kind just for kindness' sake, but kindness to another person releases these biochemicals: dopamine, oxytocin, serotonin, endorphins. You've probably heard of endorphins. So what these do is they protect your heart, they boost immunity, they decrease inflammation, and they aid digestion. So that's what feeling good does for your organs and for your body in general. Now, let's talk about stress, anxiety, fear, anger. These are the following biochemicals: adrenaline, cortisol, norepinephrine. These are necessary in life to run away from a tiger. But also, we can't all just be pudding. We need these things in certain situations. However, long-term exposure is seriously detrimental to all organ systems. What these cause over the long term is increased inflammation, suppressed immunity, increased blood sugar, poor digestion, and increased blood sugar. When I say that your thoughts matter, they really do matter. They have a real consequence on your health.

Keith: What I find fascinating about this wedge, this chapter, this section of the Wheel of Wellness, was for me, it gave me an opportunity to connect to everything about why is this important? Why is being optimistic? Why is mindset? Why is being positive important? There's a science behind it. And then how do you actually practice this besides just trying to be the best person you can be? There are strategies that you can put in place, such as the gratitude, appreciation, the positive, being kind. They're all strategies that can help. So this is one of my big takeaways in the book is this idea of each wedge has its importance, but you highlight some easy-to-do, step-by-step concepts that have a great impact.

Heather: And by the way, our community, our friends, our acquaintances, our coworkers are very important in this mindset aspect. Again, we're social animals, and your mood is usually boosted when you've been around people that you enjoy being around. And so these are definitely strongly linked. When you look at longevity studies again, the strongest predictors are social integration and close relationships. Those are number one and two. I guess it does come full circle in a sense because mindset—it's fantastic to be aware of this, but we can't do it in isolation. And we get by with a little help from our friends.

Keith: Absolutely. A hundred percent. So let's move to the last wedge. For me, I don't know if you did this on purpose. I think this is one of the most important wedges, and I don't know whether you did it to lock the wheel together. I don't know if that was intentional, but I



really resonate with this one. Can you elaborate a little bit? Did you put purpose purposely at the end of the wheel to lock it all together?

Heather: Yes, I did. So sense of purpose. It's one of the most difficult themes. It causes the most angst in some cases, and it is there because, again, it's research-backed, and people with a strong sense of purpose—that, again, comes into the biochemicals and everything else and self-confidence and a sense of self-worth. There's some very interesting science that is in the book on this, and really great thinkers are delving into this. But this was a real eye-opener for me. A sense of purpose, and it's something that I've struggled with myself. What am I here to do, and what should I be doing? And I suspect that a lot of us ask these questions. It's the "why am I here" question. It's a little bit existential, and it's uncomfortable, and we don't often talk about it, nor do we talk about it with others, generally speaking.

Keith: What I like about how you've treated it, because it's not the first time I've seen this—it goes back four years ago when we spoke a lot about having purpose, and we work hard at our company for our teammates to have purpose. So it's not new, but what you brought that I thought was new was a way of helping one define how you figure that out. So you brought two areas forward. You said, "What brings you joy? And what is your talent?" And I connected with that right away. I said, you know what? Because I think about what I do for a living. I love what I do for a living.

Heather: I know you do.

Keith: I help people with their financial affairs. I think we have a roadmap. And I think the roadmap being these concepts about evidence-based investing—and we're so passionate about it. Some people look at me and say, you're a bit of a workaholic. I go, I may be, but I love what I do.

Heather: You love what you do. And it shows that you're passionate, and people are drawn to that.

Keith: Because we believe in what we do, and we believe that the concepts we're bringing to people—A, making them aware of it, B, helping them execute it, and C, being a guide for them to pursue these concepts. But those areas that you put forth in the book—so what brings you joy and what are your talents and what are you good at? And I thought that was amazing to help people understand maybe how do I start looking for my purpose?

Heather: It's, again, about tuning out the noise a little bit, depending on what part of your life you're in. A lot of us have had jobs that have put food on the table and haven't necessarily been our passion project. But everyone has something that they're good at. It can be a hobby you're drawn to or something that you just have an aptitude for. And you don't have to be making money at it. It's just, is that something that lights you up when the hours fly by, that you blink and half the day is gone, and you've been doing this, whatever this task is? That is likely your purpose.



Keith: Yep, you mentioned a couple of different areas where you can see purpose. It could be career. It could be community. It could be a hobby. It could be family. It could be personal endeavors. So it's not a one-dimensional concept, although it could really live in one of those areas. But I found it a nice way to look at this. And because I find a lot of people, if you ask them, do you feel like you have a purpose? They can't really put their finger on it, or they don't feel comfortable, or they haven't searched, or they haven't found it. And I find what you're proposing is a way to try to find purpose.

Heather: It takes some soul-searching, I'm not going to lie. It is not an easy question. But if you start with the, what am I good at? What have I always been good at, actually? And then you start with that, and you think, is that something that resonates with me, that could bring me satisfaction? At the end of the day, we all have something to offer—every single one of us. We all have something to offer, and it, again, does not have to be something that you make your living at. If you make your living doing what you're meant to do on this Earth, all the power to you. You have won the lottery, and you are probably a very happy person. But there are tons of examples of people who've poured their passion project into volunteer work, for example, or into their family, or into a hobby or a sport—very much what have you. It doesn't matter where it shows up. It's just that it does show up.

Keith: You mentioned Shangri-La in the book. I've got it written exactly here. Do you remember what that is?

Heather: Not off the top of my head. Here you are, putting me on the spot.

Keith: You had the Shangri-La moment comes when you can have purpose and community together. Because community is at the center of the core of your Wheel of Wellness, and purpose is the last wedge that snaps it together. So Heather, I got to tell you, when I read that, I said, I got to tell my wife, Caroline, when I do rugby. And you look at me because I'm always involved in rugby and the community and the youth sports, and over the 15 years and thousands of kids that we've tried to help, I go, that's my Shangri-La.

Heather: Yeah. And you're right. If you can actually give back with whatever your talent may be, or your passion may be, if you can then give back to your community, you've really brought it full circle. And you have almost really figured out the meaning of life. I'm going to be honest. I truly think that's where you're going to find your Shangri-La, your happy zone, your best self. That's where you're going to feel good, and that's where you're passing it forward.

Keith: And Heather, you do a wonderful job in this chapter to identify, A, what purpose is and help people understand how you can look to find that purpose, at least define it and work towards including it in your life.

Heather: Yes. Yes, it's important. It's an important part of the entire wheel, obviously, my wheel, but it's integral to your life.



Keith: So let's look to wrap up here. We're going to bring the whole process together. This has been a wonderful discussion around the Wheel of Wellness. We've got into each of the wedges. I think in the last short chapter of the book, you talk about how to execute the Wheel of Wellness. And there's a few takeaways that I've written down here. You talk about start small, one thing at a time. You mentioned slow and steady. You mentioned reward success, cross-pollinate, and your fingerprint. Those were the takeaways that I pulled out. What words would you have for the readers?

Heather: I guess we've spoken a little bit about the 80-20 rule, and that's just about, listen, we're not saints. Let's not pretend we're saints. Let's do the best that we can and not beat ourselves up for the rest. And cross-pollinate is an important concept because, though there are seven habits here, chances are that when you make a positive change in almost any category, it's going to hit two or three or four spots on this Wheel of Wellness. So they don't exist in vacuums, and that's what I mean by cross-pollinate. You know, going for a walk with friends and having a laugh and drinking a glass of wine and having a wonderful meal at the end of the day. These are things that are just—we know these are good for you. Let's acknowledge that. And it's not all about a green smoothie and your 30-minute workout. The other things are equivalent on the scale of—in fact, sometimes they're going to really be better for you. When I talk about small incremental changes, I think this is really important because for anyone to look at seven items and say, "I'm going to change everything," is unrealistic. It's unrealistic for me, and I've been working on this for 25 years. No one ever gets there, and no one is ever a perfect specimen of wellness. And who wants to be, purely? Who wants—that's boring. Let's have some fun with this. There is a quiz at the back that breaks it down. And then you can say, listen, maybe I'm going to focus on mindset and start there. And that's a powerful place to start. So it's just about small, winnable tweaks that you can implement over time.

Keith: Those are great final words, Heather. Let's wrap up. First of all, I'd like to thank you for being on the show and doing this podcast. When I read the book, my takeaway was, wow, this is a great roadmap. And not only is it a roadmap, but you've put these wedges in the wheel together in a way that's understandable. And in each component, you have takeaways that people can actually do in life. So it's not abstract. It's very concrete. And I want to congratulate you for writing a really solid book and wish you great success as you continue to work on putting the message out there.

Heather: Thank you so much, Keith. Thank you for the opportunity, and it's been a pleasure having this conversation and being able to explain where this all came from and where I hope it's going. I really thank you for the opportunity, and I hope that people enjoy it.

Keith: I'm sure they will. Thank you so much, Heather.

Heather: Thanks, Keith.

Announcer: You've been listening to the Empowered Investor Podcast hosted by Keith Matthews. Please visit TMA-invest.com to subscribe to this podcast, learn more about how his firm helps Canadian investors, or to request a complimentary copy of *The Empowered*



TULETT, MATTHEWS
& ASSOCIATES

Investor. Investments and investing strategies should be evaluated based on your own objectives. Listeners of this podcast should use their best judgment and consult a financial expert prior to making any investment decisions based on the information found in this podcast.