

The Compounding Interest of Small Strides

This is the TD Fitness Podcast with Coach T. Episode number 83.

Welcome to the TD Fitness Podcast, giving you ways to live a healthy lifestyle without giving up the things that make life worth living. And now your host, certified health coach and personal trainer, Coach T.

Hey, hey, welcome back guys. This is Coach T and this is episode number 83 of the TD Fitness Podcast. We are talking about small steps and how they can compound into huge gains and how less healthy decisions, no matter how small they are, can also add up to major setbacks or to stagnation. And this is important because all of us are busy, right? And often we don't have, or we can't set aside large chunks of time for exercise or to plan a healthy meal and it's easy to make that less healthy decision when we're busy, when we don't have time to eat or we just need something quick. But the point of this episode is to provide some insight and perspective on the power of small strides, those micro actions so that you can prevent those major setbacks. And this is inspired by a book I read recently called, Atomic Habits by James Clear.

I'll point out just a couple of things that he mentions in this writing. But in the first couple of chapters he says, "Habits are the compound interest of self improvement. Getting one percent better in different things accounts for a lot in the long run." And that's really the takeaway here. And if you're not familiar with this concept of compound interest, a post I read recently may highlight what we're talking about.

So if you spend, and this post is from Seth Goldin, who as most of you know, I follow a lot of what he writes but essentially what he said in a recent post was, if you spend seven dollars a day, for example, on coffee or snacks, in 30 years, you will have spent over \$75,000. But if you charge those seven dollars a day to your credit card and you never pay it off, assuming that your credit card has an interest rate of 19%, which is the average rate for credit cards these days, in that same 30 year period, instead of owing \$75,000, you would owe almost 1.3 million dollars. That is what compounding interest does.

And it can work for you, or it can work against you. An example of compound interest if you were working for you, in the realm of health. So for example, I started an exercise this week after not really deliberately exercising at all over the past few months, right? This is an example. So if you start an exercise routine this week and you hadn't been exercising, then you feel good about yourself. And you can probably start to make ... you realize that you can probably start to make some changes in your diet as well. And then you remember that your neighbor telling you that she takes part in group walks throughout the neighborhood once a week and you're thinking, "Okay, I'd like to try that too."

That's success breeding success. Because success breeds a willingness to be more successful. That is the compounding interest effect of small wins. You're successful with your exercise for a week, even though you hadn't been exercising and then you're thinking, "I could probably make some changes in my diet as well. And now I remember my friend telling me that she does these walks, I could probably join in that too." Those are all very small steps, but the combination, the culmination of all of those things over time leads to a healthier lifestyle.

Now let's consider the opposite. You could say, "I had intended to start an exercise routine this week but I just got busy. The obligations of work and family and stress, those things that

always do. They prevented me once again from doing what I had planned to do. So I'll just plan to start at the first of the month, then I can enjoy my friend's birthday dinner next week without having to worry about blowing my diet, and I probably deserve a relaxing weekend anyway. Anybody want to go out for a beer?"

So that is an example of negative self talk and getting into the habit of some of those less healthy things and how that can all add up because now you're essentially throwing away a month of starting something that could be beneficial. Okay so do you see the difference there on how the one hand, small changes from a health perspective, positive changes I should say, can add up and compound. But on the flip side, small decisions that aren't as good for you can also add up and spiral, they can start that downhill, or downward spiral.

So what we see here are a couple of things though and the first example, having a little bit of success, like I said, it makes you want to do better in other areas of your life. Because success breeds confidence. You know that you've succeeded in some small way and then there's a desire to continue that forward momentum and you've proven to yourself that you're capable and you're wondering, "What else am I capable of?" These are the thoughts that are going on in the back of your head, even if you're not consciously saying this, that's how the human psyche works.

And I know this to be true, you've heard me talk about long distance races and triathlons before and the reason why I encourage so many people to try that is because completing something like that, completing something that you never thought you could do, that does something to you inside. You feel like, "If I did that, then there is no limit to what I can do." And that belief, that confidence is more powerful than any diet plan, any exercise routine, any book on habit tracking or any advice that I or anyone else could offer. Success fosters belief, belief builds confidence and with confidence, you can do more than you ever thought possible.

And it's worth pointing out here a common trap, or a common saying that we often tell ourselves and that is, "Well what if I fail?" Because really that's what prevents us from doing most of the things that we set out to do, right? The, "What if I fail?" Question. The reality is that failure is always a possibility. But name one thing in life that's worth achieving where failure isn't a possibility. Of course, you could fail, but a possibility of failing is not meeting ... a possibility of failing or not meeting your goals should never keep you from trying.

It's worth mentioning too that literally everyone who has agreed to participate in their first iron man, or half iron man race with me has completed the event, everyone. So all of those who said they would but never made it to the race for whatever reason, well none of them completed the race, so that should tell you something right there, okay?

Don't worry about the failure, you just need to step out and try, okay? So that's how small wins work. Success breeds success. On the flip side, the negative spiral of small, unhealthy decisions can lead to self doubt and can lead to bad health or worse. And what I want to point out though is that this is not just unhealthy decisions that are harmful, it's also indecision or no decision or avoidance that can harm us. So choosing to smoke or drink in excess is a harmful decision.

Choosing to drink four sodas a day is a harmful decision. Not doing anything to improve your health is also a harmful decision because by not making a decision, you're actually making a decision to do nothing. You are choosing to put off your healthier eating habits, you're choosing not to exercise regularly. So why do we do this? Why do we delay? Why don't we just make the healthy decisions that we know are in our best interests from a health perspective?

Usually it's because the benefits aren't immediate. If I replace my burger and fries and a soft drink with a salad for lunch today, I don't feel any better right now. There's no instant reward like that of the sugar and fatty foods that have been engineered to excite our taste buds and leave us craving more. So not only do you miss out on the gratification of eating the meal that you wanted to eat, you also don't see any immediate results by eating the salad. Because the effect of replacing that fast food lunch with a salad isn't immediately observable, it's better for us, definitely. But we can't see it right away. It's not until we do that for a few days or a week that we may actually start to feel better. But even then, we may not observe any outward difference in terms of weight loss or a smaller waist. We want instant gratification. And that's not a flaw, that's just how we're wired. It's because the results of small changes aren't typically noticeable right away.

The gratification may be delayed and patience is hard. So here's your advice. And again, I'm going to draw from this book I read called, Atomic Habits. So I want you to try to move the focus away from your goals. Instead, focus on the type of person you want to be. So what does this look like? Well instead of saying, "I'm going to run more to lose weight." I want you to think about, "I'm a runner and runners run." Another example, "I'm going to eat a salad for lunch so I can lose weight." Get rid of that thought. Instead say, "I'm going to live healthier and healthy people don't eat burgers and fries for lunch everyday." So move the focus from what you want to achieve to who you want to become.

And then a final quote from Atomic Habits, "Your identity emerges out of your habits. Every action is a vote for the type of person you want to become." You know the reason I talked about habits in these podcasts and through the programs that I offer is not just because they can help you live healthier. They can obviously do that but the reason that I bring habits to the forefront of the discussion is because they define who we are, they influence how you feel about yourself, they influence what you're capable of and what you can achieve. And once that starts trending in a positive direction, the impossible becomes possible because you are your strongest supporter.

So I want you to remember that, don't focus so much on the goals on the goal of weight loss, for example, or the goal of looking better or even feeling better but think about the type of person you want to be. If you're not a runner, you can be a runner just by doing a run. You decide that you're the runner, okay? Don't let other people decide who you are or what you are. If you're not an exerciser, well go out an exercise and then tell yourself, "You know what? I'm an exerciser." And this is what people who exercise do. They also tend to eat a little bit healthier. They plan their workout, they plan their schedules and they set time aside for fitness. So that's what people who exercise do, that's what people who have the priority of health and fitness, that's what they do. So that's what I want to leave you with, okay? You are your strongest supporter. Decide who you want to be and then take action towards being that person.

That's what I'll leave you with today. The show notes for this episode can be found at [Tdfitness.net/083](https://tdfitness.net/083). Again, as always, I thank you all so much for tuning in. I want you to have a blessed one, Coach T, signing out.