

David

I have learned so much in the last few months, and it's partially because of the work that we do here at Super Age and at ageist, and also because I have these ongoing issues with my left knee. And I'm not going to bore you with them, but they're ongoing. All of these things lead me into contact with medical professional science people, and I learn a lot.

David

So my first thing that I found very interesting was that it sounds so obvious, but not all MRI eyes are the same. So MRI magnetic resonance imaging. My knee is funky. So, you know, I've had to have a number of these things. MRI's are also used for brain scans, a lot of different things. What I didn't know was that not all MRI's are the same.

David

And I had assumed that an MRI is sort of like a advanced version of an X-ray. And to my knowledge, anyway, again, I'm not a medical professional. To my knowledge, though, most X-rays are sort of the same. It's just like a picture, right? And I thought that's what an MRI was. But I have come to learn that not all MRI machines are the same.

David

In fact, they vary rather widely in terms of their power, in terms of the software that's used and in terms of the people who read the actual output from these things. This came to my attention because, of course, because my knee, I've had, I think, three, maybe four of these things, I've now become somewhat adept at being able to read the medical terminology around things to do with my knee, and I notice that there's actually quite a variation between these different MRI reports.

David

And I brought it up with someone who was a physician, and I said, hey, this is kind of interesting. And they said, oh, yeah, well, where did you have these done? And I told them and I said, oh yeah, well, this other MRI machine, even though it's in a hospital, we all know that this is not a very good machine.

David

It's very old. It doesn't work very well. And I said, well, why do they send me there. They're like, well it was just convenient for them. So one of my first learnings here is that if you have to get an MRI, understand that not every MRI is the same. And who's ever sending you to get one of these MRI and ask them who's got the good machines and who doesn't?

David

What are the best ones? Which ones are going to give you the best resolution that you can get with? I sort of blew my mind. These are the sort of things that, like, lay people like us just assume like an MRI. It's like, oh, a toothbrush is a toothbrush or a toaster is a toaster. Will, an MRI is not an MRI.

David

The magnets are different powers. And the software, the people who read them. So if you're going to get an MRI, ask those questions upfront. Is this really going to get you the information that you really need? Is this the best resolution that we need for whatever we're looking at? All right. That was my first finding. Now in line with all things knee related, one of the issues that probably some of you have that I certainly have is I have some inflammation going on in my knee because of the issues I've had with my knee.

David

I had a Dexa scan that we talked extensively about a few weeks ago, and one of the things I learned is my left leg muscle is down about 2 pounds of muscle. Your brain doesn't fire your leg muscles normally. If it's thinking it's going to protect it. Joint the knee joint so the leg muscles are down. So one of the things that we work on with my pets is increasing leg muscle.

David

The word for increasing muscle is hypertrophy. But my knee is also swollen. So initially the doc said well take 800mg of ibuprofen three times a day. And this will help with swelling. And it does. Absolutely. And just to be clear here, as my BT told me last week, like you just don't know, like some people respond really well to ibuprofen.

David

Some people, it's Tylenol. Some people treat something. It's cold. You just don't know until you try it. Well, for me, that seemed to work okay. Several problems taking high doses of ibuprofen like this. And one of them, though, is it interferes with muscle building hypertrophy. What builds muscle seems to be you're damaging the muscle by picking up a heavy weight or something.

David

You're you're sort of ripping the fibers. And what causes it to rebuild stronger is a little bit of inflammation. That's why you feel sore. It's the inflammation that happens. And if you take ibuprofen it sort of cuts that inflammation cascade. So you have these two sort of contradictory things going on. If you take ibuprofen, if you want to build muscle, it's very difficult to do that at those dosages.

David

However, my knee doesn't get as swollen. And I brought this up with my favorite sports doc, doctor Max Testa, who about all things like this, and he said, oh yeah, take Celebrex. And what he told me was that Celebrex will help with the reduction of swelling in the knee, cuts down on that kind of inflammation, but it sort of intersects the inflammation cascade at a lower point than what the ibuprofen does.

David

So you'll still be able to have muscle growth hypertrophy. Now I just started this a few days ago. I can't really say that there's been a huge amount of change in my knee, or that I've suddenly grown a lot of muscles. And again, it's different for everyone. But this is something to bring up with your doctor if you have a joint issue.

David

And what's going to happen with that joint issue is all the muscles that are associated with that joint are going to shrink because they're not being fired as they normally were, because your body's trying to protect the joint. And so how do you deal these two contradictory things? You just want to ask that question with someone. Is there something with this work or what do you think would work for that?

David

Number three, staying on all things medical is my new favorite form of medical insurance. Guess what? Medicare. I turned 65 in November. I don't know, I really wasn't looking forward to it. I just thought like, look, Medicare. No, I've got like really good insurance. Why do I need to do this? Well, let me tell you, it is awesome.

David

And it just lets me know people are very frightened of single payer, your medical insurance and all this sort of stuff. I will tell you, as a recipient of Medicare, it is vastly, vastly better than any private health insurance I've ever had. So let's just talk about numbers here. My individual health insurance up until last November was about \$1,200 a month.

David

That's a lot of money. And my max out of pocket every year was \$6,000. I had an operation on my knee back about eight months ago that cost me \$6,000. On top of the \$1,200 a month I was paying United Health Care. So that's not really great, is it? I now have Medicare, so my Medicare A and B, and in Medicare this is still sort of an alphabet soup of all this stuff, of which kinds of different kinds of Medicare you can get.

David

I'll tell you what I did is I looked at it for about a minute and I said, I don't want to spend the brain space to understand this. So I hired a Medicare consultant, and I paid them a couple hundred dollars to just tell me what to do. And they did. And my objective here was, I do not want to spend my time out there shopping around for, you know, things like MRIs.

David

What's the cheaper MRI? I had to do this before because I had this deductible that I, you know, I manage. I said, I don't want to do that. What do I do? So I have Medicare Part A and B, and I think that costs me. Yeah. Are the exact numbers like a couple hundred dollars a month, something like that.

David

And then there's a supplemental that I have. So my supplemental is G. And where I live here in the state of Utah, I think G is another. And I'm going to get this right, I think about \$400 a month, something like that, maybe \$450 a month. My maximum yearly out-of-pocket is I think it's like \$220. Oh, and I got the drug thing.

David

Whatever the drug coverage is to what I have found is that I'll get these bills from from Medicare and from the insurance company showing like what all the breakdown is. And for instance, this last MRI, which wasn't very good, charge \$2,600. What are the insurance pay? I think \$45. What did I owe? Zero. So first of all, it should have tells me, like the price compression, that a single payer entity like Medicare can apply to the hospital system.

David

And, you know, I pay zero. So I don't think like all of these sort of economic stuff that I used to the logistics of medicine in, you know, pre Medicare, my pre Medicare world were extensive. I would have to always think about well is this covered in how much does its cost and what's the out-of-pocket. And there's I think this whole math of like oh well the pay like 80% of the 20%, I don't think about any of it anymore.

David

I just check and see if it's something large there, maybe a knee replacement in my future? I hope not. I'll just see. Does Medicare cover that? And then that's the end of that. I don't think about it. I've only had Medicare now for running. I'm six, seven, one, something like that, but a two thumbs up. I think it's amazing.

David

I think it's really great. If you do like me, sort of have that confusion with the alphabet soup of the whole, the abcdefg, all that stuff. It's well worth it. Hire somebody for an hour, just talk you through the whole thing, tell them what you want, and they'll just say, oh, you want this or you want that, you want Medicare Advantage or you want whatever.

David

For myself, a lot of these things didn't work out for me because I travel a lot. I'm in different cities. I need to have that flexibility. But still, it's half of what I was paying under private health insurance. And my deductible is negligible for the year. So that's my thinking on Medicare. It's actually pretty great. Next up is this idea of offloading things.

David

I seem to have a deep seated personal dysfunction around all things travel. I don't quite know what this is about. I will tell you it is very real. I used to travel a lot when I was photographer. I was just constantly traveling, a lot of international travel, and it was actually kind of second nature to me. It wasn't a big deal, but now I seem to have a lot of trouble with this especially.

David

I was just in Asia. I had these sort of complicated itineraries and I have to look at Google flights, or I've hired a personal assistant to sort of, you know, have a look at this. But they weren't really it's not really their professional thing to be able to do this. And they, they, you know, they use something like Google Flights or something.

David

What happened was this last I'm in Utah right now and flying out here, I had done this. I had forgotten that I had booked that flight and I booked it again. So I had booked myself twice on this flight from JFK out to Utah, and there were some nonsense words. I was late because of traffic getting to JFK and so I missed the flight.

David

But then the nice people at Delta and I have to say Delta is pretty great. Their website is a little funky sometimes, but as far as customer service, I find them really nice. They said, oh sir, you have two separate seats on this flight. I said, really? That's when I decided, okay, enough of this. Remember, travel agents weren't travel agents.

David

Great. I hired myself a travel professional. And what this person does is they have access to the internal system. I think it's called saber. Still, where they can see all the connecting stuff, all the individual seats. What kind of airplane? It's all right. They're very transparent. And this is somebody who this is what they do, like all day, every day.

David

And they've done it for 20 years. So they know about all the intricacies of, oh, this airport. Oh yeah. These gates, like they've got that all dialed in and I call this person. And I said, okay, could you do this for me? And they said, oh yes, definitely. This particular person charges nothing for the hotels in the cars because they get commission on that end.

David

They don't get commission on the flights, so they charge me \$150 to do all the coordination. And I said, this is what I want. I just want you to tell me what time I go outside my front door, and there's going to be a car there, and I get in it, and this car takes me to where I need to go.

David

I have a printed piece of paper that tells me what gate, what, like all of this. And then when I get to my destination, there's a nice man with a sign that says, Mr. Stewart and I go out and I get inside his car and he takes me, where can you arrange all of this? And they said, oh, yeah, absolutely.

David

That's what we do. And they said, well, there's certain hotels in cities like, what do you like? Yeah, there are a couple of hotels I like, but mainly what I like is a gym. I really like a really nice gym. That's sort of my main thing with a nice hotel. And so I've just offloaded that. So I'm not going to do that anymore.

David

The amount of brain damage this travel stuff was causing me, it just wasn't worth it. So my finding here is anything you can do that you can offload on to somebody else who's better at this than you, just do it. And it seems like, oh wow, it's like \$150 to have somebody like, book all this stuff. Oh, that's like, geez, that's quite a bit of money.

David

But in the scheme of things, if I think about how much time did I devote to doing this and how many screw ups have I made over the last 2 or 3 years around this kind of

stuff? Whereas now I can just tell somebody, I have to be here for the speaking engagement that's going to happen at this time, on this day.

David

Figure it out. Done. I've really come to this idea of offloading everything I possibly can. I recently heard a podcast with Scott Galloway. I think he's really great finance business stuff, but he's really interesting. And he said he hasn't planned a vacation or any travel on his own in 20 years, and he hasn't made an entry into his calendar in ten years.

David

Somebody else does all that. He's busier than I am, all of us. There's like certain things that we do that have a lot of value, focus on that and just sort of move all this other stuff off and have somebody else do it. Some people talk about what is your maximum value, what is your zone of genius? Whatever this stuff is, just start moving that off.

David

I got myself a bookkeeper, maybe like 4 or 5 years ago, and I don't do my books at all. Anything that has to do with, like, writing checks, I'm the one who makes payments go out. But everything else the AP, the interacting with the accountant. I just get a document once a month and it's all buttoned up. You know, I was spending hours and hours in QuickBooks doing all this stuff, and I don't do it anymore.

David

Because of this. I can do the other things that I'm better at. So finding here offload stuff. If you're a dysfunctional traveler, like can just have a traveling professional to help you out with that. Now that COVID's over, I'm out in the world doing speaking engagements and meeting with people, and one of the sort of things I have found to be super helpful, and women are a little more attuned to this than us guys are.

David

I've got in my closet maybe five, what I call like outfits. And it's like, okay, here's my speaking onstage outfit. Here's my meeting with client outfit. Here's my whatever outfit. And they're just standardized. And this sort of goes to what I was saying earlier about offloading things. The reason for the offloading is to free up brain space. Now, when I go to travel, when I'm going, wherever I'm doing, I'm actually going to Boston this week.

David

Do a thing. I know exactly what I'm going to wear, because this is the outfit that I wear when I'm going to go and do a presentation, what I'm going to do, like speak on

stage. And it just standardized these things. That's just the thing. That's just my uniform. And every year or so, what I'll do is I will devote maybe two days with a great deal of help from my wife going out and just shopping and being like, okay, I need this many pairs of pants I need.

David

This is how the shoes look. This sure looks good. I needed that, and then I just got to dial in and done. Now I don't think about it for a year and it becomes really simple. I think with the ladies it's harder. My wife sort of struggles with this a lot more with the seasonality and not repeating outfits.

David

I think with us guys, we can be a little more uniform oriented, like, this is what I wear for whatever occasion. This is the thing that I wear. So anyway, outfits, standardization. The next thing that I'm thinking about a lot is food. There's a lot of stuff, you know, on social media or out in, you know, the heroes of podcast dig.

David

There's a lot of claims made if you really need to eat this thing. Where I've come to on this is that the benefits from eating really, really great food versus the negatives of eating bad food? You're better off. Just stop eating bad stuff and think about, I hate this word optimize. Think about eating better food. You know, sort of going forward, you can always get your perfect kind of food that you want.

David

What you want to do is stop the damage, right? Stop eating the really bad stuff. What is the really bad stuff? Well, probably anything you get in a fast food restaurant falls into that category. Beware of that. People use the word processed and in my mind processing is okay. So if I boil my beets. So I processed them, you know, I've applied heat to them.

David

I've sort of changed them. So they're somewhat processed. I think it's the ultra processed that you want to just dial that stuff down. What's ultra processed? What's a really bad hostess? Hoho, I don't even know what those things are, right? Do they ever go bad? They have no expiration date. Yeah, that's ultra processed. If you look at the ingredients, it's just like a whole lot of big words there.

David

That would be ultra processed food. Now this doesn't mean that, you know, you can't ever eat Amy's frozen pizza or something. I really like Amy's frozen pizza. I don't eat it



all the time, but, you know, hey, it's not so bad. You just want to sort of dial it back. And the reduction, it's not the 8020 principle. Eat less of the really bad stuff.

David

Rather than getting super obsessive about, oh, my broccoli is organic, but is it or is it really organic? Like where what is the soil, you know, okay. You can you can do that and that you might get a little more marginal benefit out of that. But if you're eating French fries and McDonald's eating like Big Mac or something, the damage that that causes versus getting really into the minutia of your broccoli, you know where I'm going with this?

David

The benefits of having really super awesome artisanal tomatoes or something. I mean, those are great. They probably taste wonderful and filled with nutrition versus eliminating something really horrible like, I don't know, beef jerky. You get at the gas station or something. I just don't do that. It just sort of a change in thinking on that on my part.

David

I don't eat a lot of that crap anyway, but I just notice people becoming very obsessive about maximizing the quality of the food. That means nothing wrong with that, but I don't want it to take away the focus. What's really important is don't eat the bad stuff. You're going to get get more benefit that way. Last up is the word reinvention.

David

And all the credit for this goes to my friend Tannen's Infidel. She's one of my really good friends and she is so smart. And she put something up on social media, and I'm sort of on my feet this week about how she doesn't like the word reinvention. I never like the word reinvention, and you just couldn't really understand, why don't I like this where there's certain words that I just have sort of an allergy to?

David

Biohacking is one of them. Reinvention is another one. Retirement. I feel slightly better about, but I don't really even like that. Midlife. Not to keen on that, but this word reinvention always has sort of rankled me. Why is that? Because if you think about reinvention, I sort of think about these companies biz world. They talk about pivot. Well, why do you pivot?

David

You pivot because whatever the thing you were doing wasn't working out. You made a mistake. You went down the wrong path. And so now you're going to correct and you

could go to another path. And this this idea of reinvention again all credit hands it on. This is well, if you're reinventing does that mean the thing you were before was not correct.

David

Like that person that you were was making mistake was wrong in some way. And I don't like that. I much more like to think of this again goes like why I don't like the word retirement or midlife. Things are just more a this sort of gradual, linear move. We may not recognize it as that, but as we move through life, like you don't tell like a 15 year old doesn't reinvent the ten year old.

David

It's just a natural progression. The ten year old rose to the 15 year old. You don't say to the 15 year old, oh well, I see you've reinvented your ten year old self. You would never say that, right? So why would someone say like, oh, you've reinvented yourself as something? I sort of like the idea of just you've moved into this other thing, you've moved forward.

David

I see all of this is moving like, how can I express this better in a more forward motion in life, a sort of natural forward motion in life? And I see this all of this as less segmented. It's one of the things I sort of have a also about like retirement in midlife because they segment things they, they put a line in, they say, okay, now we're in this phase or now we're in this phase, and I don't really feel it that way.

David

I feel this is much more just one foot in front of the other. We just going forward, our challenges are a little different, a problems a little different or whatever. Ambitions are there, different, but it's just one foot forward, go go go. I also feel like reinvention just requires like so much effort and like pushing against whatever there was.

David

It's like this negative thing about I was this thing, but I'm going to reinvent myself. And I don't know, I mean, that's just really getting tied up in semantics here, but I think language really matters. The word retire, it means to pull back. And there's nothing wrong with pulling back. But we may not all want that, and we may not want to reinvent.

David

We may feel fine the way we are, just sort of adding to things. This is where I'm going with this. Thank you for bearing with my thinking on this, this idea of reinvention

versus just adding, I would rather have it be additive rather than a stop that was wrong. I'm going to do this new thing. Let's just think of things as additive, like, okay, I've done this now, I've added new things to this.

David

Again, the difference in the 15 year old and a ten year old is they have advanced. They have added different things to their lives. Okay, I really welcome you guys. Do you have any pushback on anything I've said here? If none of this makes any sense to you, or do you think I'm completely off base, I lost my mind.

David

It's often the case you just hit me up. I would love to learn more about what you guys are thinking about. Any of this stuff that we just talked about here, your experiences with Medicare, you know, what do you think about reinvention? Am I really out of my mind about this? I don't know, you can hit me up.

David

David at [superage.com](http://superage.com), I enjoy pushback. I enjoy being able to modify my opinions as the great Malcolm Gladwell said, the reason we have brains is that we can change our minds when there's new and better information. So if you have new and better information for me, please send it to me because I would like to improve myself.