

A Healthy Solution For Appraisers

Why Prioritizing Health Can Help You and Your Business

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THE APPRAISER
ADVOCATE

Survive and Prosper in Changing and Challenging Times

➤ **A look at the problem: health challenges faced by Appraisers**

If you're an appraiser you likely have some concerns about your health and your business.

Many I speak with confess that they have health issues and are worried about being able to keep up, especially older appraisers who can't afford to retire.

Health is important not just for appraisers who work on their own and don't get paid for sick days, but also if you're an employee with production targets to hit and bosses to answer to.

The phrase "sitting is the new smoking" itself implies a whole set of health issues for those like us, who spend a lot of time at our desks.

You know that health challenges aren't just going to go away on their own.

So the question is, how can you take control of your health?

➤ **The solution: start making health a priority now**

One of the biggest reasons I take care of my health is because of the positive effect it has on my business.

Being healthy increases your energy and the more energy you have the more productive you can be.

You could look at it another way too; if your health plummets your business would most certainly struggle if not outright fail, or your ability to hold down a job could be in serious jeopardy.

Feeling good used to come naturally when I was younger. But I'll admit, now that I'm at the age where I qualify for Medicare, I have to work at it!

An example of just how important good health is to a successful business is Linked-in's former top-ranked CEO, Jeff Weiner.

He directly correlates his success as an inspirational and passionate leader to a foundation of 3 simple things: exercise, good nutrition and quality sleep¹.

What Jeff knows is in order to have the energy, focus and positive mindset to lead his company to success, he first needs to be healthy.

And recent studies² have shown that even moderate physical activity offers big benefits, including better immunity, healthier body weight, improved sleep and a sharper mind.

It's even been reported that those who exercise regularly make \$25,000 more than those who never go to the gym³!

Good nutrition, fitness and sufficient sleep bring a variety of personal rewards ranging from: reduced risk of illness to weight management, to sustained energy and focus, to a better mood and attitude.

As well as the benefits to withstand the physical and mental demands of the job.

Combined, these benefits can help mitigate the challenges we Appraisers face and can add up to both individual and professional success.

Have You Made Health a Priority?

It's a very personal question that only you can answer.

And the answer is simple: it's either YES or NO.

If you haven't, it can be overwhelming, scary and even embarrassing. Researchers found that depression runs as high as 33% in patients after a heart attack due to feeling guilty and ashamed for their health⁴.

The consequences of not prioritizing health can be significant or even deadly, and devastating for your loved ones.

If you're like most appraisers, your life is centered around your profession and as a consequence your health has likely suffered.

I have experienced this first hand, but it doesn't have to be this way.

When Health Became My #1 Priority

After owning an appraisal company along with my dad and brother for nearly two decades, I was burnt out and badly in need of a change.

At this point I had lost all my enthusiasm for appraising, so we sold our appraisal business and I stayed out of the profession for a few years.

Being stressed out and overweight with high blood pressure were just a few of my problems.

Even though I was a former athlete and health educator, I had allowed my health to take a back-seat.

I was miserable and my relationships, both personal and professional, were suffering.

During this time, I became involved with a number of entrepreneurial pursuits that didn't work out and ended up losing all the money I made from the sale of our business.

I also went through a breakup with a woman I was engaged to. Then my father and one of my closest friends passed away, each unexpectedly.

I was now in my early 40s, living in a studio apartment, single, lonely, jobless and broke - I had hit rock bottom!

One day I found myself lying on the floor speaking on the phone to my childhood best friend. I was physically and emotionally drained, trying to make sense of what had happened.

I was worse off now than before we sold our business, and I was trying to figure out what to do next. My friend offered me the support that a great friend can and could relate to the losses I had experienced.

But he couldn't give me the solution to get out of the mess I was in.

When I hung up the phone I could have laid there in despair, I felt like a loser but I knew I was better than that.

But instead, without thinking I rolled over and started doing push-ups and then I went for a jog.

I had to stop dwelling on my circumstances and take action. Even though I didn't know what direction to take, I knew I had to start by taking care of myself.

This was the beginning of my comeback.

It took some time, but eventually I restored my physical and mental health, got my energy back and got a job!

Most people think that time is our most valuable commodity, but I believe it's energy, because without adequate energy you can't fully capitalize on your time.

With a renewed sense of purpose I decided to re-enter the appraisal profession, but this time I would do things differently.

I didn't want to run an appraisal business or manage people anymore. This time I would focus on doing desktop reviews. And my appraisal career, that I once thought was over, has flourished ever since.

Desktop work allows for much greater flexibility than the traditional business I had before, and now I can work from anywhere I want.

I've always enjoyed helping people, so eventually I developed a program to teach other Appraisers what I do and it has been going strong since it began in 2014.

Quite frankly, many Appraisers who've taken my courses or are a part of my monthly membership have had success that has exceeded even my own expectations!

And all of this would not have happened if I hadn't made health a priority.

Building back my physical health gave me the confidence and energy to re-enter this profession, more humble and more grateful than ever.

Just Do It

Most of us think we need to wait for the perfect opportunity to start working out, start eating healthy or pursuing our goals.

We want to think about it more, so we can make the best decision. Or to find the confidence, the time, the drive and the energy before we take action.

But this is paralyzing and stops you from moving forward. The phrase “paralysis by analysis” doesn’t only apply to appraising!

It’s in the act of doing the physical workout, sweating, lifting a weight or simply taking time to go for a walk that you gain the confidence, the energy and the motivation to keep going.

Unfortunately, most of us don’t focus on our health until we experience problems with it.

Don’t wait to take control of your health. You can do it just like I did, starting today.

Right now.

This very moment.

Your 4 Keys To Better Health

Exercising regularly is important. It can boost your immune system, better equip your body to fight bacterial and viral infections, reduce inflammation and decrease the risk of heart disease and cancer according to the National Institutes of Health⁴.

The NIH guide explains that exercise is believed to aid immunity by flushing out bacteria and carcinogenic cells, speeding circulation of antibodies and white blood cells, temporarily increasing body temperature and slowing the release of stress hormones like cortisol.

It recommends a moderate exercise program such as daily walks, bicycling a few times a week, light sports or regular gym sessions for immune boosting benefits.

Any form of exercise, from weightlifting, to yoga, to following the prompts of an at-home fitness video, is better than staying sedentary.

Even when mountains of work pile up, a quick walk or jog can boost your motivation and refocus your mind, thus making you more productive when you get back to work. Taking time for physical fitness is essential to avoiding burnout at work.

Nutrition is critical to individual work performance. Research by the International Labor Organization found that inadequate nutrition affects worker productivity, physical work capacity and performance⁶.

Poor nutrition has been linked with increased absenteeism and sickness, low morale and even increased accidents.

Appraisers who spend a lot of time on the road or those of us who just don't know how to cook, can find it all too convenient to rely on foods that aren't necessarily nutritionally sound or healthy for you.

Every effort should be made to seek out healthier options due to the direct correlation between quality nutrition, well-being and performance.

But what are those healthier food options? According to Dr. Mark Hyman; a practicing physician with many accomplishments including founder and director of The UltraWellness Center, the Head of Strategy and Innovation at the Cleveland Clinic's Center for Functional Medicine, and a 14 time bestselling author of books like: "What the Heck Do I Eat?" and "Eat Fat, Get Thin", his top two recommendations are removing sugar and adding more fiber⁷.

Sleep is an important, yet often neglected component of health and fitness.

Sleep is needed to support physical fitness, is tied to good eating habits and plays a major role in mental performance and motivation.

Sleep deprivation is associated with a higher body mass index and a greater incidence of obesity⁸. It's also associated with eating more calories and making less healthy food choices, likely due to an increase in hunger hormones as a result of poor sleep.

Feeling tired during the day also makes physical exercise less likely, resulting in fewer calories burned.

Getting quality sleep is critical mentally; for attention, focus, learning, memory, problem-solving and mood. And physically; for reducing the risk of inflammation and chronic disease.

Mental fitness which is more commonly known as “stress management”, is foundational to master.

I prefer the term “mental fitness” because it more accurately frames our control over it. It becomes another tool we can use to be more successful and resilient.

Unlike the term “stress” which is meant as a negative pressure or strain in life that we have to figure out how to manage or off-set.

Self-development author, speaker and thought provoker Wayne Dyer said, “your thoughts cause stress, not the world”. He also said, “if you change the way you look at things, the things you look at change”. At a glance those quotes sound like they’re from someone who never had a bad day. But in reality they’re statements from someone who is in control of their life. Or at least accepts the limits of his control and doesn’t stress or worry about things he can’t control.

Social psychologist Dr. Albert Bandura, says we feel stress when we feel like we’re out of control of the situation. He recommends perceiving the experience as a challenge and once you overcome that challenge you’ll have boosted confidence⁹.

If you learn how to exercise your mental fitness muscle then stress doesn’t need to be something to manage. Instead, a glass half-full mindset becomes your default, and you learn to address what would otherwise be an overwhelming or anxious situation with calm and confidence. Or you learn to not stress about what’s out of your control and just focus on what you can control, which is very powerful and motivating.

Being stressed-out negatively affects our sleep, immune response, hormones and can cause serious health problems like anxiety, chest pains, digestive issues, high blood pressure, and heart disease¹⁰.

According to a survey by the Depression and Anxiety Association, 72% of the respondents reported that daily stress interferes with their everyday life and 56% reported that anxiety interferes with their job performance¹¹.

But stress doesn't have to weigh you down. Learn how to exercise your mental fitness muscle, you don't even need a gym, just a change in perspective.

Exercise, nutrition, sleep and mental fitness are all intertwined and create a foundation to the overall network of health.

The Top 15 Ways Good Health Impacts Your Business

1. Better mental clarity
2. Improved mood and attitude
3. Greater patience
4. Longer concentration
5. More energy
6. Able to more easily overcome potential stressors
7. Greater confidence and willingness to take on challenges
8. Strength to persist when things get tough
9. Positively impacts professional and personal relationships
10. Enables you to think strategically, "outside the box"
11. Improved efficiency and productivity
12. Fewer doctor visits and days out sick
13. Improved emotional resilience
14. More opportunistic
15. Ability to work longer in your career

An Appraiser Advocate *and* Health Advocate

I did my first appraisal when I was 25 years old. Nearly 40 years later I still enjoy this profession; as well as teaching and coaching other appraisers on many aspects of residential appraising.

However, my first passion is as a health advocate.

I played football in college and graduated with a degree in Health and Physical Education.

The lessons I learned on the playing field and the knowledge gained in the classroom have helped me greatly throughout my appraisal career.

Although I only taught for a few years, I've continued to have an avid interest in health and its impact on business and personal success.

My coaching program is centered around helping appraisers gain appraisal and business skills. And in some of these sessions I enthusiastically discuss various health and fitness topics.

These are some of my students' most welcomed segments. Partly because it's unique to combine the business of appraising and health. But mostly, they find the information about health to be beneficial to their everyday lives and businesses.

The value of health is not emphasized in our profession, and you won't find a CE class on it. But it's definitely a big component of long term business success.

Today I'm healthy and in good shape, weigh the same as when I was a senior in high school and have a lot of energy.

I rarely get sick and some find it surprising that I haven't had any surgeries or that I'm not on any medications.

But of course, I have some aches and pains like many of my friends and colleagues.

For full disclosure my wife is a Health Coach who graduated from a world-class integrative nutrition program and has been the single biggest influence on my health.

She has the same enthusiasm about health and helping people as I do and offers some very valuable insight and information to our students.

My Top 10 Tips for Better Health

As mentioned before, exercise, nutrition and sleep all play obvious roles in health, but the mental health aspects cannot be overlooked.

1. Drink plenty of water throughout the day

This used to be a chore, but now I look at getting up to refill my glass (and to use the restroom) as a benefit to stretch my legs and get out from behind the desk. I drink 5-6, 12oz glasses of water a day. It's now such a habit I don't even need my wife to remind me anymore!

2. Fit Fitness in Every Day

My exercise routine has evolved over the years. I'm no longer spending hours in the gym every day, expending all of my energy to try and outperform my friends like I was in my 20s!

Back in those days I *wanted* to work out, now in my 60s I *have* to work out, and I do so with a much different purpose and mindset.

These days I use exercise to boost my energy. I still do strength exercises, but now I also make sure to avoid injury as well. I do low-impact movements like walking; either on the treadmill or outside with my wife and dogs.

I also try to undo what the day-to-day desk sitting does to my body by stretching.

I used to think that my back, hip and neck pain were a result of wear and tear from my athletic days catching up with me. There may be some truth to that, but what I've discovered (thanks to my wife's help) is that I really just need to stretch.

This is a common problem with us Appraisers, so check out this guide to Stretching for Desk Workers [here](#), you don't even need to leave your chair!

Every day, I try to get in some form of stretching, walking, weights, multiple trips upstairs for water refills as well as the nitric flush exercises I share below.

3. Do nitric flush exercises 2-3 times a day

These “exercises” are really more like movements that help release beneficial nitric oxide from your cells which have significant cardiovascular benefits. You may be familiar with the benefits of beetroot for increasing nitric oxide or taking niacinamide (the B3 vitamin that causes a “flush” throughout the body). These simple exercises are a way to achieve a niacin flush without supplements. Nitric oxide helps keep your arteries dilated and reduce blood’s viscosity for healthy circulation¹². And it’s another way to get myself out from behind the desk. You can learn this simple 4-minute exercise from Dr. Zack Bush [here](#).

4. Limit sugar and refined carbohydrates

The only sugar in our house comes in small amounts from some extra dark chocolate we enjoy after dinner. That makes it much easier to forget about sugar when it’s not even an option. We have been eating this way for so long, thinking about adding sugar to my coffee or eating flavored yogurt like I once did no longer sounds appealing.

Refined carbohydrates act similarly to sugar when digested so for the most part, those are out of the house too!

We do enjoy a dessert for a celebration or occasionally when we dine out. We’ve also added in some natural alternative sweeteners that don’t affect glucose and insulin, like stevia, monk fruit and Truvia, but we keep them very limited.

5. Have a mantra and use it to stay the course

My mantra is “keep on punchin”. I use this simple phrase when I start telling myself I’m too tired or my motivation is waning. It helps me focus and re-align with my goals. I didn’t realize until listening to Jocko Willink’s podcast, a retired Navy SEAL Commander, just how important a mantra like this is. He says his mantra “discipline equals freedom” got him through the SEAL training! A simple, self-talk motivator like this definitely works!

6. Have an attitude of gratitude

I like to sit at my desk early in the morning, before the day has started and take a moment to appreciate all that I have, including my family and friends. I think of the simple things that make me happy, like going for a walk with my wife and our two

dogs. As well as how fortunate I am to be in good health and in a career I still find interesting and challenging.

I also make sure to tell people “thank you” and not just to a waiter at a restaurant, but also to those close to me like my wife who helps me out with the technical aspects of my business and trainings.

This makes me happier, more optimistic and more motivated to stay the course. It’s been shown those who feel gratitude work out more and have less doctor visits than those who don’t¹³.

7. Go to bed early and wake up early

We are in bed by 9:30pm and up at 4:30am. Even on the weekends! Waking up early lets me start my day without feeling the pressure of deadlines or the inbox. I can make time for the gym and time for myself by having a head start to the day. Plus, keeping a sleep routine helps ensure more consistent deep sleep.

8. Stop work at 5:00 pm and plan for tomorrow

As an appraiser, you know how much reading and analyzing is required in this profession. I’ve learned I must stop work by 5:00pm or I’ll have a hard time quieting my brain at bedtime. I then take a moment to organize my desk and write down what I need to do tomorrow (like getting in a good workout or following-up with that new client), so my next day is focused and productive.

9. Have mentors, coaches and people you admire

I am always striving to be a better person; having people I look up to and respect is critical to growth. My dad used to refer to a quote in the Bible that says “take good counsel, and accept correction”. I’ve been fortunate to have great coaches and mentors including my dad and have learned from their experience and counsel.

I find inspiration and respect people like Arnold Schwarzenegger whose story of triumph against all odds is truly inspirational. From leaving Austria to pursue his dream of a bodybuilding career (a seemingly trivial pursuit, even more so at that time), to becoming a top-grossing Hollywood star with a funny accent and a name people couldn’t spell, to becoming governor of California! Arnold was determined to

reach each of those goals when people told him he couldn't. Against all odds, he did.

10. Find fulfillment

Finding fulfillment is important for overall optimism and mental health which translates into physical health as well.

Getting fulfillment out of life can happen in many ways.

I view my reports as being vital in assisting clients to make lending decisions based, in part, on the value and marketability of the underlying collateral.

I offer encouragement to friends and family, and mentorship to students in my coaching program, which are among the most gratifying things I do.

This aligns with my overarching purpose in life to honor the great mentors I've had, by paying it forward.

And gives me a sense of purpose that helps keep me motivated to be my best self.

The Bottom Line

Prioritizing health and developing healthier habits are keys to having a successful and long-term business. It only makes sense that people who are mentally and physically healthy can withstand the challenges in life and in business much better.

Your health is your wealth. Your business' success is dependent on you being healthy and able to operate consistently at a high level.

Take care of yourself so that you can have a successful business that takes care of you.

- Ron Maloney

TheAppraiserAdvocate.com

P.S. For more inspiration and tips for a successful Appraisal practice, watch your inbox. Those who receive my emails get notified first of training events and the opportunity to join my live, monthly membership group (only opens twice a year).

Sources

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