

**LEGACY
WELLNESS
PODCAST •
EPISODE 21 —
The Ten-
Minute Rule**

The Ten-Minute Rule: Why Small Daily Actions Beat Big Plans After 50

Bruce Sheffler · Fit Over 50. This paper is for education only. It is not medical, financial or legal advice. Talk with your doctor before you change your exercise, sleep or nutrition routine, and with a qualified professional before you make financial decisions. I am 78 years old, and I have made my share of big plans. You know the kind. Lose thirty pounds by summer. Read fifty books this year. Get the finances in order once and for all. Call the kids every Sunday. I suspect you have made a few of those plans yourself. Most big plans do not survive the first month. When that happens, most of us blame ourselves. We decide we lack discipline. I now believe the plans are the problem, not the person. A big plan asks for three things at once. It asks for a large block of time. It asks for a high level of motivation. And it asks you to become a different person overnight. On the first day you have all three. By the third week, life has come back. A grandchild is sick. The knee is sore. The weather turns. One missed day becomes two, and then the whole plan feels broken, so we quietly drop it.

This pattern gets more costly after 50, for a simple reason. The stakes have changed. At 30, a failed fitness plan costs you a little pride. At 70, the strength you did not build is the strength you do not have when you slip on a wet step. At 30, a friendship that drifts can be picked up later. At 75, there may not be a later. There is a second cost that nobody talks about. Every abandoned plan teaches us something false about ourselves. It teaches us that we are people who do not follow through. After enough of those lessons, a lot of good people over 50 stop making plans at all. They do not decide to shrink. They simply stop reaching, and their world gets smaller one year at a time. Their strength shrinks. Their circle of friends shrinks. Their sense of what is still possible shrinks.

I built Fit Over 50 to push back against that. The phrase I use is "refuse to disappear." And the most useful tool I have found for refusing to disappear is not a bigger plan. It is a smaller one. I call it the Ten-Minute Rule. Pick one small action that matters. Make it small enough to finish in ten minutes or less. Do it today. Then do it again tomorrow. That is the whole rule. In this paper I want to show you why it works, what the research says about it, and how to apply it to each of the five pillars I teach: your body, your mind, your heart, your money and your purpose. I will also invite you to try it with me for seven days. As you read, notice how each section builds on the last, moving from insight to practice so that small, repeatable decisions can compound into a durable life over 50.



What the Research Says About How Habits Form

You have probably heard that it takes 21 days to form a habit. That number is repeated everywhere, and it is not supported by good evidence. The best study I know of on this question tells a different and more useful story. In 2010, a team at University College London led by Dr. Phillippa Lally published a study in the *European Journal of Social Psychology*. They recruited 96 volunteers. Each person chose one simple daily behavior to add to their life, such as eating a piece of fruit with lunch, drinking a bottle of water with lunch, or going for a short run before dinner. Each person tied the new behavior to something they already did every day. For twelve weeks, the volunteers reported each day whether they had done it and how automatic it felt. The researchers were measuring what they called automaticity. That is the point where you no longer have to argue with yourself. You simply do the thing, the way you brush your teeth.

Three findings from that study matter to you and me. The first finding is that habits take longer than 21 days. On average, it took 66 days for a behavior to become automatic. The range was very wide, from 18 days for some people to 254 days for others. So if you have tried something for three weeks and it still feels like work, nothing is wrong with you. You are simply not finished yet. The second finding is that simple actions become automatic faster than hard ones. In that study, drinking a glass of water became automatic sooner than an exercise routine did. This is the strongest argument I know for starting small. A small action reaches the automatic stage sooner, and once it is automatic it no longer depends on how motivated you feel that morning.

The third finding is the one that gives me the most hope. Missing one day did not ruin anything. The researchers reported that missing a single opportunity did not materially affect the habit-forming process. What did matter was the overall pattern. People who were very inconsistent did not form habits. Think about what that means. Most of us quit a plan the first time we miss a day. We treat one miss as proof that we have failed. The evidence says the opposite. One miss is nothing. Two or three in a row is where the trouble begins. There is one more detail in that study worth noticing. Every volunteer attached the new behavior to a moment that already existed in the day. After breakfast. With lunch. Before dinner. They did not rely on remembering. They let an existing routine do the reminding. I will come back to that, because it is one of the most practical tricks I know.

So here is what the science of habits tells us, in plain words. Make the action small. Tie it to something you already do. Expect it to take about two months, maybe more. And when you miss a day, do not make a speech about it. Just show up the next day. These lessons will thread through the next sections as we move from understanding to the minimum effective dose and then into each of the five pillars. Keep this frame in mind: small, attached to a cue, patient across weeks, and forgiving of a single miss.

5

6

7

12

13

14

8

19

20

21

25

26

27

28

The Minimum Effective Dose: Designing Ten Minutes That Matter

Doctors and pharmacists use a term I have borrowed for my own work: the minimum effective dose. It means the smallest amount of a medicine that produces the result you want. More than that is not better. It is only more. I think about daily habits the same way. For any area of life, there is a smallest action that still moves the needle. My job is to find that action and do it, not to design the perfect program. Why ten minutes? Because ten minutes is small enough that I have no honest excuse. I cannot tell you I do not have ten minutes. Nobody can. And it is large enough to matter, as you will see in the sections that follow.

Ten minutes also adds up in a way that surprises people. Ten minutes a day is 3,650 minutes in a year. That is more than 60 hours. Imagine being handed 60 hours this year to work on your strength, or to repair your friendships, or to put your stories on paper. You already have those hours. They are sitting inside the ten minutes you would otherwise spend looking at a screen. There is a deeper reason the small dose works, and it has to do with decisions. A big plan runs on motivation, and motivation rises and falls like the weather. A small action runs on a decision. You do not need to feel inspired to do ten chair stands. You only need to decide. The longer I live, the more I trust decisions and the less I trust moods.

I organize my life and my teaching around five pillars. Physical Vitality. Mental Clarity. Emotional Resilience and Connection. Financial Freedom. Spiritual Purpose and Legacy. I say that a full life rests on all five, and if you neglect one, the others lean. A strong body will not rescue a lonely heart. A healthy bank account will not give you a reason to get up in the morning. Most programs for people our age focus on one pillar, usually the body. The Ten-Minute Rule lets you work on all five without turning your life upside down. One small action per pillar. Let me take them one at a time, with a specific ten-minute action for each, and the evidence behind it.





Body: Ten Chair Stands

The action for the body is ten chair stands. Sit in a sturdy chair that has no arms. Put your feet flat on the floor. Cross your arms over your chest. Stand all the way up, then sit all the way down, slowly. That is one. Do ten. If you need your hands at first, use them. That is your starting line, and there is no shame in it. I chose this movement because doctors and physical therapists already use it. The Centers for Disease Control and Prevention includes a version of it in its STEADI program, which helps health care providers check older adults for fall risk. It is called the 30-Second Chair Stand Test. The CDC describes its purpose as testing leg strength and endurance. You sit in a straight-backed chair without armrests, cross your arms over your chest, and count how many times you can stand up fully in 30 seconds.

The CDC publishes below-average scores by age. For men aged 75 to 79, fewer than 11 stands in 30 seconds is below average. For women of the same age, it is fewer than 10. For people aged 60 to 64, the marks are 14 for men and 12 for women. A below-average score signals a higher risk of falling. I like this test because it is honest. It does not care what you weighed in high school. It measures the thing that keeps you independent: can your legs lift your body, over and over, without help? You stand up from a chair thousands of times a year. The legs that do it are the legs that keep you living in your own home.

In our challenge we slow it down. Ten careful stands, and you write down how many you did without using your hands. That number is your baseline. A week later you test again. Now, does a few minutes of effort really count? For years the official answer was no. The first edition of the federal Physical Activity Guidelines for Americans said that activity only counted if it came in bouts of at least ten minutes. In 2018, the second edition removed that requirement. The Department of Health and Human Services said it made the change to encourage people to move more often throughout the day, and it noted that Americans can benefit from small amounts of moderate-to-vigorous activity. In plain words, every bit counts.

A study published in the journal *Nature Medicine* in 2022 makes the point even more sharply. Researchers led by Emmanuel Stamatakis studied 25,241 adults who said they did no exercise in their leisure time. Their average age was about 62. Each person wore an activity tracker. The researchers looked for short bursts of vigorous effort in the middle of ordinary life, things like climbing stairs quickly



Mind: Learn One Thing, Then Teach It

The action for the mind has two parts. First, learn one small thing today that you did not know this morning. Second, before dinner, explain it to someone. It can be anything. How birds find their way south. Why bread rises. What a heat pump actually does. How compound interest works. The subject matters less than the two steps. Here is why I insist on the second step. In 2014, four researchers named Nestojko, Bui, Kornell and Bjork published a study in the journal *Memory and Cognition*. They gave people a passage to read. Half were told they would be tested on it. The other half were told they would have to teach it to someone else. In fact, nobody taught anything. Everyone simply took a test.

The people who expected to teach did better. According to the study, they produced more complete and better organized recall of the passage, and they correctly answered more questions about it, especially questions about the main points. Think about that. Nothing changed except what they believed they would have to do with the information. When you expect to explain something, your brain reads differently. It looks for the main idea. It puts things in order. It asks, "How would I say this to another person?" That is real mental work, and it is the kind of work many of us stop doing when we retire.

Mental clarity is my strongest pillar, and I work to keep it that way. For most of my life I did not have to try. I spent my working years in classrooms, in sales, in real estate and in business. Every one of those jobs forced me to learn things and explain them to other people, every single day. Then the jobs ended, and so did the forcing. That is the quiet danger of retirement for the mind. Nobody takes your intelligence away. The world simply stops asking you questions. The days run on autopilot. Same chair, same programs, same conversations. A brain that is never asked to work gets out of practice, the same way a leg does.

So I give my brain an assignment on purpose. Learn one thing, then teach it. It takes about ten minutes. Five minutes to read or watch or ask, and five minutes to explain it to whoever is nearby, or to a friend on the phone. There is a bonus hidden inside this action. It gives you something new to say. One of the sad things I notice in people our age is that conversation narrows to three subjects: health complaints, the weather, and what is wrong with the world. When you walk into a room having just learned why the leaves change color, you are more interesting to be around. That helps the heart pillar too. If you want a second ten-minute action for the mind, here is one I use. Every morning, write down one



Heart: The Three-Sentence Thank-You Note

The action for the heart is to write a thank-you note to someone who shaped your life. A teacher. A coach. A sergeant. An old boss. A friend who showed up when it counted. Keep it to three sentences. What they did. How it changed you. And thank you. Then send it, by card, by email, or by text. If the person has died, write it anyway. Read it out loud, or give it to someone in their family. I will tell you plainly that this is the pillar I struggle with most. I can push through a workout. I can study a subject for hours. What is hard for me is picking up the phone, reaching out first, and letting people in. Connection is the pillar that fights me. I say that out loud because I think many men my age are in the same place and will not admit it.

It matters more than most of us realize. In 2023, the United States Surgeon General issued an advisory on loneliness and isolation. It reported that about half of American adults say they have experienced loneliness. It warned that a lack of social connection raises the risk of premature death by nearly 30 percent. The Surgeon General compared that risk to smoking up to 15 cigarettes a day. People with poor social relationships also face a greater risk of heart disease and stroke, and isolation raises the likelihood of depression, anxiety and dementia. Read that again if you need to. We would never ignore a fifteen-cigarette habit in someone we love. But we ignore loneliness in ourselves for years, because it arrives so quietly. Nobody decides to become isolated. You retire, and the people you saw every day are gone. A friend moves to be near his children. Another one dies. Your spouse's health keeps you home. Each loss is small. Together they add up to a very small life.

So why a thank-you note? Because it is the easiest first step I know, and because the evidence says we badly misjudge it. In 2018, Amit Kumar and Nicholas Epley published a study in the journal *Psychological Science* called "Undervaluing Gratitude." They asked people to write a letter of thanks to someone who had affected their lives. Then they asked the writers to predict how the person receiving the letter would feel. And then they asked the recipients how they actually felt. The writers got it wrong in three ways. They underestimated how surprised the recipients would be. They underestimated how good the recipients would feel. And they overestimated how awkward the recipients would feel. The writers also worried about finding exactly the right words. The recipients did not care about the words. They were moved by the warmth of the gesture.

THANK



YOU

Money: Find One Leak

The action for money is to find one leak. Open your bank or credit card statement from last month. Look for one charge that repeats every month and that you would not sign up for again today. A streaming service you forgot about. An app. A membership you stopped using. Cancel it right then, while you are looking at it. Then multiply the monthly cost by twelve and write that number down. That is ten minutes of work, and for most people it pays better than any other ten minutes of the year. I am not guessing about that. In 2022, a market research firm called C+R Research surveyed 1,000 consumers about their subscriptions. First they asked people to estimate what they spent each month. The average guess was 86 dollars. Then the researchers walked them through their actual subscriptions, category by category. The real average was 219 dollars a month.

That is a gap of 133 dollars every month between what people thought they were spending and what they were really spending. Over a year, that gap comes to almost 1,600 dollars. In the same survey, 42 percent of people said they had forgotten they were still being charged for a subscription they no longer used. These charges are designed to be forgotten. They are small. They are automatic. They renew without asking. No single one of them hurts, which is exactly why they add up. For those of us living on a fixed income, this matters a great deal. Money that leaks out quietly is money that cannot do its real job. It cannot sit in savings. It cannot pay down a debt. It cannot take a grandchild to a ball game.

I use one question for every repeating charge: would I sign up for this again today? Not "might I use it someday." Not "it was a good deal when I got it." Would I sign up today, at this price, knowing what I know now? If the answer is no, it goes. I want to be clear that this is not about deprivation. If you love the service and use it every week, keep it and enjoy it. The point is to choose, not to drift. A dollar you spend on purpose is a good dollar. A dollar that slips away while you are not looking is a leak.

The second half of the action matters as much as the first. Once you find the leak, send that money somewhere on purpose. Move it to savings on the same day each month. Put it toward a debt. Or spend it on learning a skill you could earn from. I call the money you recover the Subtraction Dividend. It is the easiest raise you will ever give yourself, because you do not have to earn one more dollar to get it. Today's action asks for one leak. I will bet you find two. If you



Purpose: Tell One Story

The action for purpose and legacy is to tell one story from your life to someone younger. I do not mean a lecture, and I do not mean advice. I mean a story. The day you got your first job. How you met your husband or wife. The worst mistake you ever made and what it taught you. Where you were on a day that history happened. Tell it to a grandchild, a niece or nephew, a neighbor's teenager, or a younger person you work or volunteer with. Tell it in person or on the phone, or record it and send it.

A lot of us confuse legacy with estate. Your estate is your house, your accounts and your paperwork. It decides who gets your things. That matters, and you should get it done. But your legacy is something else. It is what people carry with them after you are gone: what you taught them, how you made them feel, and the stories they tell at the kitchen table. You are building that legacy today, whether you mean to or not. There is research behind this, and it comes from an unexpected place. Two psychologists at Emory University, Marshall Duke and Robyn Fivush, wanted to understand why some children handle stress better than others. They created a list of twenty questions called the "Do You Know?" scale. The questions were simple. Do you know where your grandparents grew up? Do you know how your parents met? Do you know about a hardship your family went through?

They found that the more children knew about their family's history, the stronger their sense of control over their own lives, and the higher their self-esteem. Those children also believed their families functioned better. The researchers reported that the scale turned out to be the best single predictor of children's emotional health and happiness. There is a second part to that story. The first measurements were taken in the summer of 2001. A couple of months later came the attacks of September 11. The researchers went back to the same children. The ones who knew more about their families' stories turned out to be more resilient. They coped better with the stress. As I read that research, the lesson is not that children should memorize family facts. The lesson is in the telling. A child who has heard the family stories knows something important: we have had hard times before, and we came through them. That child belongs to something larger and older than himself. And somebody has to do the telling. That somebody is you.

So your stories are not small talk. They are part of what makes the young people



How to Make Ten Minutes Stick

Knowing what to do is the easy part. Doing it on the eleventh day, when nobody is watching and you would rather not, is the hard part. Here are five rules I use. Each one is simple, and each one comes from the research or from hard experience. Rule one: attach it to something you already do. Do not rely on memory. Tie the new action to a moment that already happens every day. After your morning coffee, do your chair stands. When the dinner plates are cleared, take your walk. The volunteers in the London habit study did exactly this. They picked a fixed moment in the day and let that moment do the reminding. Rule two: make it easy to start. The hardest part of any action is the first thirty seconds. So remove every obstacle the night before. Put your walking shoes by the door. Leave the sturdy chair in the kitchen where you will see it. Put the note card and a pen on the table. Lay the bank statement next to your coffee cup. When starting takes no effort, you start.

Rule three: write the number down. How many chair stands. How many dollars. Which story, and who heard it. A written number turns a good intention into an experiment, and experiments are interesting. I tracked my own sleep for thirty days, and the numbers showed me which evening habits gave me my best nights. What you measure, you pay attention to. What you pay attention to, you improve. Rule four: never miss twice. You will miss a day. Everyone does. The habit research found that missing one opportunity made no real difference, but that people who were very inconsistent did not form habits. So my rule is simple. One miss is life. Two in a row is the start of quitting. If I miss Tuesday, Wednesday is not optional. Rule five: tell someone. A promise made in private is easy to break. A promise made to another person is much harder. Tell your spouse what you are doing. Tell a friend. Better yet, do it alongside people your own age who are working on the same things. That is the reason I built a community and not just a newsletter. Accountability gives you a reason to show up on the days when motivation does not.

One more piece of advice. Do not try to start all five pillars on the same day. That is a big plan wearing a small plan's clothes. Start with the pillar that fights you the hardest. For me that is connection. For you it may be the body, or money, or purpose. If you are not sure which one it is, that is what the Five Pillars Scorecard is for. It takes about three minutes, it is free, and it shows you where to put your first ten minutes. Use these rules as connective tissue for the entire

11

2026

M T W T F S S

1

2 3 4 5 6 7 8

9 10 11 12 13 14 15

16 17 18 19 20 21 22

23 24 25 26 27 28 29

30



The Invitation: Seven Days, Ten Minutes a Day

I am not asking you to take my word for any of this. I am asking you to test it with me. From Tuesday, October 6, through Monday, October 12, I am running the Refuse to Disappear Challenge. It is seven days long. Each day has one action, and no action takes more than ten minutes. I am doing every one of them myself. Day one: take the free Five Pillars Scorecard and find your lowest pillar. Day two: ten chair stands, and write down your number. Day three: learn one thing, then teach it before dinner. Day four: write a three-sentence thank-you note and send it. Day five: find one money leak and cancel it. Day six: tell one story from your life to someone younger. Day seven: take the Scorecard again, repeat your chair stands, and see what moved.

You will find a short video for each day on Facebook, YouTube, Instagram and the other places I post, and I will be reading the comments. Tell me your lowest pillar. Tell me your number. Tell me who you wrote to. If you are hearing this after the challenge has started, start anyway. Begin with day one today. The calendar does not matter. The decision does. Everything you need is in one place: fit-over-50.club/links. That page has the free Scorecard, the free Refuse to Disappear newsletter, and the Refuse to Disappear community, which you can try free for one week. The community holds seventeen courses built around the five pillars, and it is where the accountability lives after the seven days are over.

Here is what I have learned at 78. The hard part was never the time. Every action in this paper fits inside ten minutes. The hard part is deciding to begin, and then deciding again the next day. Getting older is not the same as getting smaller. You do not need a bigger plan. You need ten minutes, today. Refuse to disappear. Let these closing lines echo back to the opening lesson: when the plan is tiny, the person can be steady. When we are steady, the future stays open.



Get All of the Information about Fit Over 50, Legacy Wellness and Refuse To Disappear
Here

Sources

Lally, P., van Jaarsveld, C., Potts, H., and Wardle, J. (2010). How are habits formed: Modelling habit formation in the real world. *European Journal of Social Psychology*. Summary from University College London: How long does it take to form a habit? Centers for Disease Control and Prevention, STEADI. The 30-Second Chair Stand Test. U.S. Department of Health and Human Services. Top 10 Things to Know About the Second Edition of the Physical Activity Guidelines for Americans. Stamatakis, E., and colleagues (2022). Association of wearable device-measured vigorous intermittent lifestyle physical activity with mortality. *Nature Medicine*. Nestojko, J., Bui, D., Kornell, N., and Bjork, E. (2014). Expecting to teach enhances learning and organization of knowledge in free recall of text passages. *Memory and Cognition*. U.S. Surgeon General (2023). Our Epidemic of Loneliness and Isolation. News summary: PBS NewsHour. Kumar, A., and Epley, N. (2018). Undervaluing Gratitude: Expressers Misunderstand the Consequences of Showing Appreciation. *Psychological Science*. Summary from the University of Chicago: People underestimate value of sending letters of appreciation. C+R Research subscription survey (2022), reported by CNBC: Consumers spend an average \$133 more each month on subscriptions than they realize. Duke, M., and Fivush, R., Emory University, the "Do You Know?" scale. Summary by Dr. Robert Brooks: The Stories of Our Families: How Much Do We Truly Know?

