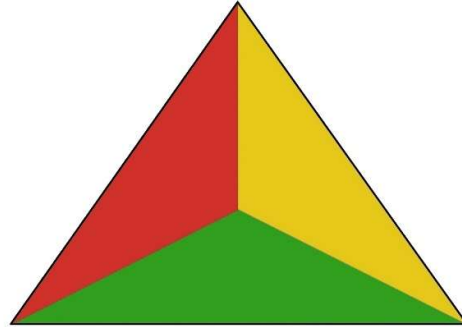




Fitness Frontline



The Fitness\$ Incentive



Digital



WOULD YOU BE INTERESTED?

If someone were to offer you an incentive each month to keep yourself fit and healthy would you be interested?

If your exercise is walking, it will take you about 40 minutes a day, some days shorter or longer than others.

Yep ☐ Maybe ☐ Nope ☐

Of course, people have different ways of exercising and to incorporate them in the Fitne\$\$ Incentive program we've included Fitbit aerobic fitness zone points in the incentive equation. The system is explained on page 8. I use and recommend the Fitbit aerobic fitness prescription and monitoring system.

John Miller

The Fitne\$\$ Incentive

© Fitnessfrontline.com

(61) 424 391 749

contact@fitnessfrontling.com

April 2026



Add to this list playing sport.



INDEX

1. Introduction	4
2. Reciprocity	5
3. Fitness	6
4. The solution	6
5. Would you be interested?	7
6. Why 4,000 steps?	7
7. Fitbit aerobic zone points	8
8. Fitness classes	8
9. Essential Fitness Tests	8
10. Sport	9
11. Fitbit recording device and data storage system	9
12. Establishing the Fitne\$\$ Incentive system	10
13. Conditions	10
14. Smart-Alex	10
15. Join or establish a Fitne\$\$ Incentive group	11
16. Books and resources	11



1. INTRODUCTION

Most people are unaware that the cost (to themselves, their families and their governments) of failing to keep themselves in good working order is massive. And it's not just money, it's the discomfort of having to put up with (personally-generated) metabolic, muscular and mental health dysfunctions.

Because of this failure, governments around the world have decided that they need to spend billions of dollars on the establishment of universal medical services to fix big and small metabolic, musculo-skeletal and mental health problems which could have been avoided or fixed by individuals themselves when they were small problems.

The great tragedy is that the more money these governments spend, (and too much money is never enough), the worse the health, fitness and wellbeing of 'the people' becomes – and the louder the cry for someone to fix them up – for nothing!

In 1960, John F Kennedy wrote: *'The softening process of our civilization continues its persistent erosion.'*

Well, over 60 years later, you'd have to say 'He ain't seen nuthin!'



This is the frontside of the western world at Woodstock in 1969.



This is the backside of the western world 65 years later.

The amount of money spent by governments in Australia on encouraging people to keep themselves fit and healthy to the best of their ability is negligible in comparison to the billions spent on Medicare, the Pharmaceutical Benefits Scheme, aged and disability care.

Let's all do something about it.

We must, besides having quality health care when needed, do our part to earn a level of wellbeing vastly greater and more attractive than the mediocracy of not being sick
Don Ardell, Real Wellness

2. RECIPROCITY

Universal health care without some reciprocity on the part of the individuals who use it, is sending Australian governments broke and causing more and more people to keep themselves in poor shape. Whether its laziness, ignorance, stupidity of attachment to a sedentary life is anyone's guess.

Karl Marx's maxim:

'From each according to his ability, to each according to his needs'

... no longer resonates in the thinking of most people about their health, fitness and wellbeing – or governments when it comes to spending healthy tax-payers' money..

Donald Ardell hits the nail on the head when he writes,

'Modern medicine is a wonderful thing, but there are two problems, people expect too much of it, and too little of themselves.'

Irvin Zola chimes in with the upstream downstream parable of the health system.



I am standing by the shore of a swiftly flowing river, and I hear the cry of a drowning man. So I jump into the river, put my arms around him, pull him to shore and apply artificial respiration.

When he begins to breathe, there is another cry for help. So, I jump into the river, reach him, pull him to shore, apply artificial respiration and then just as he begins to breathe, another cry for help.

So back into the river again; another cry! Again and again, without end goes the sequence.

Ivan Illich sums up the situation:

The true miracle of modern medicine consists in making not only individuals but whole populations survive on inhumanly low levels of personal health

It's time the governments of Australia adopted a reciprocity statement along the lines that:

The right to universal health care is attended by the responsibility to keep oneself fit and healthy to the best of one's ability.

Walking the dog
I'm just a-walking the dog
If you don't know how to do it
I'll show you how to walk the dog.
Rufus Thomas



3. FITNESS

'Fitness' is the word that dare not speak its name in the health system. To put fitness into the frontline of the health system is Fitness Frontline's vaulting ambition.

80% of people don't have a regular and systematic physical exercise program, one that includes the elements of aerobic fitness, strength and flexibility. As a result it is probably a reasonable estimate that 80% of medical 'events/ interventions' are due to personally-generated body system dysfunctions.

Few people ever have a fitness test. In my life time I've never been sent for a fitness test by a doctor. I've never known anyone who has been sent for a Clinical Diagnostic Musculo-skeletal Fitness Assessment when they had lower back pain.

You can count on the non-opposable digits of one hand the number of doctors who will today order a fitness test. Pathology tests, radiology tests, no problem. Fitness tests for metabolic, musculo-skeletal and mental health dysfunctions; nothing.

Generally speaking, fitness centres aren't prescribing, measuring, managing and monitoring people's fitness either.

Whilst we know how many people are on blood pressure and diabetes medication, no-one has a clue how fit the Australian population is. No-one is keeping statistics on fitness. No-one is taking their clients through a suite of **Essential Fitness Assessment** tests and have the results delivered automatically to a doctor's computer.

I'll lay London to a brick the 89% of Australian adults over the age of 30 couldn't walk, shuffle, jog or run more than 29 laps of the five minute 20m run test. Similarly with the percentage of people who can achieve more than 9 situps, pressups and squat o touch their toes without bending their knees.

It's surprising that the MyGov health record doesn't have a section for fitness tests.

In fact there are no universal fitness test standards - certainly not in the **Merck Manual**.

4. THE SOLUTION

Sanctimonious campaigns telling on people to exercise more and eat wisely, fall on deaf ears. People who are set in their ways need more than a sermon to get themselves moving

It's time crank up the amount of physical activity people are doing with a modest financial incentive.

If the Commonwealth, state and territory governments were to allocate 10% of their health budgets to a fitness Incentive program (and legislated the serious reduction of the amount of sugar in carbonated beverages, confectionery and packaged food), then and only then would there be the likelihood of an overall improvement in community health coupled with the prospect of a 20% reduction in total medical, pharmaceutical, aged and disability expenditure.

A week can be divided into 252 sessions each of 40 minutes.
Can you find seven of them to generate an average of 4,000 steps a day?
Neil Gray

5 WOULD YOU BE INTERESTED?



If a government or a joint employer and workers compensation insurer were to offer you (let's say) \$50 a month if you could achieve either:

- 112,000 steps a month (an average of roughly 4,000 steps day or 28,000 a week) or
- 560 Fitbit aerobic fitness zone points a month (an average of roughly 20 points a day and 140 a week)

would you be interested?

Yep ☐ Maybe ☐ Nope ☐

Private health insurers fitness centres, schools, community or sporting clubs ...could also offer you some sort of an incentive each month

6. WHY 4,000 STEPS?

'They' recommend you aim to get 10,000 steps a day. For most people that's out of the question. Working on the basis that 1,000 steps takes about 10 minutes, 10,000 steps would take about 1 hour 40 minutes. That's too much to ask.

Even 4,000 steps could be a challenge for regular folks in a sit-down occupation to achieve. Built at some time during the day you need to get up and go for a walk. You'll feel better.

We've settled on 4,000 steps because in a 30 minute walk you can probably achieve close to 3,000 steps - and then achieve the next 1,000 just 'walking around'.

You can achieve extra steps if you extend your workout to 40 minutes – or have two, 20 minute sessions, one in the morning and one at lunch time. You can break up the time and you'll score more steps by brisk walking and building up to slow shuffling/jogging intervals.

When you look around at people in a shopping centre it doesn't take long to see that 4,000 steps a day would be completely beyond the capability of some people. These are the people who need every encouragement to start walking and join the Fitne\$\$ Incentive program.

So with the recommendation of a doctor, fitness practitioner, teacher, counsellor ... a reasonable target can be set each month. For some people 1,000 steps a day would be a challenge, others, 2,000 or 3,000 - with the aim being to build the habit of walking and the level of fitness that enables them to graduate into a higher steps category.

We must, besides having quality health care when needed, do our part to earn a level of wellbeing vastly greater and more attractive than the mediocracy of not being sick
Don Ardell

7. FITBIT AEROBIC ZONE POINTS

Counting steps is a useful way to measure physical activity. Measuring the frequency, duration and intensity of physical activity sessions each week is even better.

The Fitbit model of a scientific aerobic exercise prescription is based on the formula:

Frequency (Times a week)	+	Duration (Minutes)	+	Intensity of effort 'Dosage' based on a percentage of heart rate)
------------------------------------	---	------------------------------	---	--

Training with '**moderate intensity**' starts with getting your heart rate over (circa) 65% of your (estimated) age-related heart rate (220 minus age). It's not a tough assignment; it can be achieved with a brisk walk (plus the occasional bit of shuffling!). Your Fitbit will tell you when you've reached this target, giving you **1 Fitbit aerobic zone point per minute**.

Your Fitbit will also tell you when you've reached the '**vigorous intensity**' target of (circa) 75% of your maximum heart rate – for which you'll get **2 Fitbit aerobic zone points per minute**. To achieve this level of intensity, if you're walking you will have to walk quickly or you may need to shuffle or slow jog for part of your exercise time.

Of course you'll be able to achieve Fitbit zone points by doing all sorts of exercise.

Your Fitbit watch automatically tallies up the score so you can see how many points you've received at the end of an exercise session.

Achieving 140 points a week (that's an average of 20 a day) is not a tough assignment for someone who is happy to put some effort in their workouts. Walking briskly for 40 minutes will give you close to 40 Fitbit aerobic zone points.

8. FITNESS CLASSES

We recommend fitness classes for 'regular folks' who have not been particularly active for a number of years. Classes are important for comradery and the set times for attending. Three one hour sessions a week will generate a significant number of steps and Fitbit zone points.

We recommend the **Complete Fitness Workout**, a one hour program that includes aerobic fitness, strength and flexibility components. Work with modest intensity and you'll score 3,000 steps and up to 40 zone points.

9. ESSENTIAL FITNESS TESTS

The Fitness Incentive project will include twice yearly Essential Fitness Tests:

- How Are You Going weekly record
- Health Climate Survey, an umbrella measure of health, fitness and wellbeing
- Universal Fitness Test, incorporating aerobic fitness, strength and flexibility
- Elite Fitness Test
- Specific Joint Condition Assessment
- Musculo-skeletal Fitness Test – including tests of strength and flexibility
- Metabolic Fitness Test – including pathology, fitness and wellbeing tests.



To that we'd add the Clinical Diagnostic Assessment of personally-generated joint and muscle pain

The tests will for the first time give employers, insurers and the Commonwealth Government information on just how fit the Australian community is.

10. SPORT

Don't forget steps and Fitbit aerobic zone points generated playing sport, any sport.

11. FITBIT RECORDING DEVICE AND DATE STORAGE SYSTEM

The program is under-pinned by a wearable fitness watch. We use and recommend Fitbit – for a number of reasons:

- it's owned by Google, one of the world's largest and most influential technology companies
- it's modestly priced, with basic models costing less than two months incentive payments
- it's aerobic fitness monitoring system is easy to use
- during the day you can keep track of your steps and aerobic zone points on your watch
- fitbit keeps track of your workouts and other health, fitness and wellbeing parameters on your mobile phone and stores months of results
- once a week Fitbit sends to your email address a weekly summery
- Fitbit connects to the Aria scales so you can keep track of your weight and percent body fat.

In the best possible situation the results 'should' be sent to your doctor, your fitness practitioner, teacher, work health and safety manager, workers compensation or private health insurer, sponsor – or a friend ...



In phase 1 of the project, it is proposed that at the end of each month a tally of steps and Fitbit zone points will automatically be sent to yourself and to the Government or health insurer, employer ..., who will then be able to deliver your award, to your bank account or if it's an incentive or a voucher to your email address.

Hopefully, the **Fitne\$\$ Incentive** system will gain Governments approval right from the very start.

The ambition is to have a hung digital system that records the amount of exercise every participant in the country is achieving each month and how fit they are every 6 months.

A useful addition to the Fitne\$\$ Incentive program is a set of Fitbit Aria scales, which synch with the Fitbit app and enables the user to set goals and regularly record keep track of their weight.



12. ESTABLISHING THE FITNE\$\$ INCENTIVE SYSTEM

Our vaulting ambition is to get the Fitne\$\$ Incentive system moving in a number of ways.

1. **Initially:** using the good will of employers, workers compensation and private health insurers, doctors, fitness practitioners, fitness centres and fitness chains, physed teachers, sporting clubs, local councils, voluntary associations, community clubs ... (you name it) to enrol people in the system.

The organisations can decide what the monthly incentive will be.

Hopefully, governments will support the program and eventually reach a universal \$50 a month investment.

Make variations to the incentive: \$50 dollars a month for 4,000 steps and \$60 for 4,000 steps plus 140 Fitbit aerobic zone points

Participants will have access to the Fitness Frontline **booklets, and audio files**.

Corporate organisations can have access to the Fitness Frontline **self-paced learning modules**.

Individuals will have access to the **20m run challenge**. Groups of people will be able to access the **20m run team challenge**.

Individuals will be able to enrol in the **How are you going** weekly wellbeing application

The **Essential Fitness Tests** will be available for all participants to complete, with local fitness centre practitioners being authorised to conduct the tests – with hopefully a Medicare rebate. Results will be available to doctors, specialists, counsellors, physed teachers ...

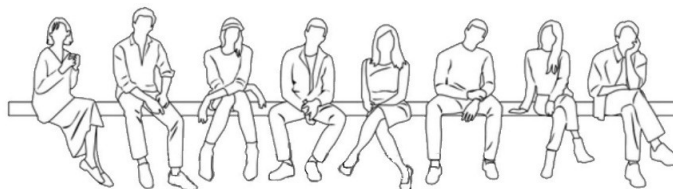
2. With the aid of **serious local government involvement**: could come the establishment of voluntary community networks that involves every street, every block, every suburb, every council area, every electorate, every state and territory. A lot of people do walk, particularly in the morning and the evening. Some will grab the project by the throat and encourage other people in the local area to join them.

13. CONDITIONS

If you plan to use the steps version of the program you will need a wearable (watch) that records steps, the daily, weekly and monthly results beings stored on the **Fitne\$\$ Incentive digital framework**. We recommend the Fitbit system.

If you don't have a wearable, the organisation sponsoring your participation will provide you with a Fitbit, the payment being made using the first 2 or more month's incentive payments. With a Fitbit 'watch' you'll be able to use the **Fitbit aerobic fitness zone** function. (To avoid fraudulent acquisition of a wearable device, people who request a watch at the time of enrolling will be required to complete a \$100 credit card 'voucher' which will not be activated by the Fitne\$\$ Incentive organisation until 3 months have passed without completion of one of the Fitne\$\$ Incentive targets.)

14. SMART-ALEX



What we plan to do is establish a network of Smart-Alex in every postcode, people who are tech-savvy who can help other people to set up their new Fitbit watch and connect it to the Fitbit and Fitne\$\$ Incentive application.

15. JOIN OR ESTABLISH A LOCAL FITNESS INCENTIVE GROUP

Setting a time to walk with one or more groups each day or several days of the week, is an ideal way to maintain the walking (riding ...) habit.

So we say to people, 'Don't be afraid to invite a neighbour or friends to go walking with you at set times during the week'

That will keep everyone honest!

A TIP

If you want a daily walking companion get a dog. If you can, teach the dog to walk safely off the lead. It will have more fun, sniffing and saying 'hello' to other dogs.



16. BOOKS and resources

As a participant you'll have access to a wide range of books and resources. Here are just a few of them.



The secret of getting ahead is getting started.
Mark Twain

