DOWNLOAD PDF THE RUNNERS RULES OF THUMB.

Chapter 1 : Four Percent Rule

The 25 Golden Rules of Long Distance Running. This is the master list of the most universally-accepted truths in running.

View all Stocks articles This information is intended to be educational and is not tailored to the investment needs of any specific investor. Keep in mind that investing involves risk. The value of your investment will fluctuate over time, and you may gain or lose money. These simulations take into account the volatility that a typical target date asset allocation might experience under different market conditions. Volatility of the stocks, bonds, and short-term asset classes is based on the historical annual data from through the most recent year-end data available from Ibbotson Associates, Inc. Treasury Bills Total Return Index, respectively. It is not possible to invest directly in an index. All indexes include reinvestment of dividends and interest income. The salary multiplier is intended only to be one source of information that may help you assess your retirement income needs. Remember, past performance is no guarantee of future results. Performance returns for actual investments will generally be reduced by fees or expenses not reflected in these hypothetical calculations. Returns also will generally be reduced by taxes. See footnote 3 for investment growth assumptions. The rule of thumb assumes the hypothetical investor begins saving at the birth of the student. It then solves for the flat, real grows with inflation annual savings amount to meet the required spending need in 18 years. The assumed asset allocation for the analysis uses three asset classes and a generic target date asset allocation appropriate for college savers. Once complete, the analysis illustrates that the college x factor is similar for all ages. Because we are simply varying the cost as the only variable, we find that it has a direct effect on the required savings. Finally, we solve for the required savings amount, given current savings and the desired educational funding goal. We apply the same methodology with similar assumptions for growth, confidence levels, and time horizons. We use this methodology to define the required future contribution to meet the remaining liability that is not met by the current balance. Using this metric, we can solve for the suitable home price so that your household has a healthy, manageable debt to income ratio. For example, assuming you obtain a year mortgage with annual interest rate of 4. A percentage value for helpfulness will display once a sufficient number of votes have been submitted.

Chapter 2 : Other Sports: Running â€œrules of thumbâ€• Part II: The ideal stride rate | SportsDay

The Runners World calculator multiplies the rule of thumb result by , though this too is an estimate. The true factor will vary from individual to individual primarily dependent upon metabolic efficiency converting food to energy and running efficiency converting energy to forward motion.

SportsDayDFW Some years ago the well-known running coach Jack Daniels stated that "almost all elite distance runners both men and women tend to stride at about the same rate: The main change that occurs as runners go faster is in stride length: Many thought that if they could just train to get their cadence at steps per minute they could run faster at will, just by increasing stride length. Daniels says that among new runners "some turn over as slowly as times per minute. A number of studies show that stride length and stride rate vary at both the group and individual levels. For instance, a study at the University of Texas El Paso found that a group of well-trained college runners averaged Strides Per Minute at 7: Their relative stride lengths a ratio of their stride length to their height also increased, from 0. If such variability exists among different runners and different paces, why focus on cadence at all? Well, for one thing it will eliminate overstriding and help you improve your form. For example, race walkers focus on cadence over stride length. Here are some methods for improving your cadence: One ounce lighter shoe saves you lifting lbs. Within a minute of each other they answered the question, "What are the colors of the Boston Marathon finish line? So okay I tricked you a bit because everyone knew the blue and yellow but almost no one remembered the white. Sorry if I made you mad. Thanks to the good people at Feetures! And now ask yourselves, why are Clint and K2 both speedy and popular? Obviously because they read this blog. What else can it be? Until then, go out and buy something wonderful for your Mom.

Chapter 3 : Top five runnersâ€™ rules of thumb | #blog @cicerunner

If you are a runner on 1st and there is a single hit to right field, that is when we look for some help from the 3rd base coach. He is our eyes when we lose sight of the baseball. 3. Don't get doubled off first base. As a runner on first, don't ever get doubled up on a line drive to 3rd or shortstop.

Or, for us Pacific Northwesterners, the rain season? It may be any or all of those, but for the bulk of us, it is recovery season. As the major mile ultra and focus-race season winds down, it is time once again to discuss the concept of recovery. A year ago, a three-part treatise Part One , Part Two , and Part Three appeared in these pages discussing overtraining. While the information therein is important, the majority of us successfully avoid overtraining and its effects. But everyone who runs the ultramarathon distance needs recovery. It is the yang to the yin of training. This month, Stay the Course provides its take on recovery, including a series of 10 Rules: In Part Three of the overtraining series last year, I outlined several conclusions gleaned from my research on the subject, and from interviewsâ€”of experts on training and racing, as well as veteran athletesâ€”on sustainable training and overtraining. These are those conclusions: If injury and illness are the burglars, overtraining unlocks and opens the front door. Our physical capacity is finite. Life stress is body stress. High-volume, year-round training, however low its intensity, is unsustainable. Regular, prolonged rest is required. Racing must be limited. The lag time for unsustainability is three to four years. Elite runners training and racing unsustainably are bad for the sport. No matter who you are, the rules still apply. These concepts govern the big-picture approach to running, but what about the nuts-and-bolts to post-race recovery? Pam Smith, the Western States champion and recent winner and course record-setter at the Angeles Crest , wrote a compelling piece on her personal blog about recovery. A veteran ultrarunner on both road and trail, Smith knows the rules. She calmly went about preparing for AC by, quite simply, not running. She walked, hiked, practiced yoga, and invested her time with her family. A less-experienced runner may not have had the discipline to trust her training and preparation to date which included a mile track world record in December, and a k road U. It seemed a little weird going into a miler having done only one run over 10 miles in the preceding five weeks, but I was trusting my new best friend, intuition. Take a rest week every three to four weeks. Yet once we start running and racing ultra distances, similar rules are less implied or accepted. Know the rules, and follow them. Among them include this guideline: However, if the event was a hard, A-race or a long, taxing k or mile, this is a terrific guideline. I will add the caveat: Yet, how does one know if these presumed easy runs are truly easy, and are truly aidingâ€”and not inhibitingâ€”recovery? The easy answer is: Simply put, running is running. Specificity rules both training and recovery. And if one is looking to truly recover from running, one mustâ€”at least for a timeâ€”not run. There are many ways to achieve active recovery, nearly all of which avoid the primary mechanical stressor of running: Impact forces from running produce the primary mechanical stress, and optimal recovery includes avoiding impact as much as possible. Stop running for a period of time. There are lots of other things to do. Every runner accepts recovery as vital to the training experience, yet it is poorly accepted and adhered to. And how do we decide what recovery really means? But what good is a guideline without the commitment to stick to it? Runners are steadfast to complete a mileage week, workout, run, or race, scarcely flinching in the face of physical and often logistical challenges. But what happens to that wherewithal when it comes to recovery? After a major race, recovery is implicit. But then, opportunity beckons: Suddenly, the savage beastâ€”the underlying drive to move, to test ourselves, and to succeed, and our desire to soothe it with runningâ€”cries out, and our will to rest is tested. And more often than not, our will fails. Your muscle and joints might feel great after only a day or two of rest, yet those mechanical systems are seldom the most stressed. Invisible internal systemsâ€”namely the nervous, endocrine, and metabolic systemsâ€”are incredibly taxed during a hard ultramarathon and have invisible wounds that require prolonged periods of rest, often exceeding, several times over, the needs of your legs. Commit to rest and recovery for a finite period of time. Based on your race and your current needs, decide on a finite number of days or weeks to either not run, or train minimally. Then, like any other goal, make it public: Public declaration strengthens resolve. Stick to your goal. See out the duration of your rest, as well as

the aspects of recovery that are seldom as fulfilling as the daily run. Be disciplined in your rest and recovery as much as you are with any other aspect of training. Refuel The average runner burns between and 1, calories per hour during an ultramarathon. And even with liberal eating, far less than half of that is supplanted during the race. Refuel early and often: Listen to your cravings! Many runners train for health reasons, and use running for weight loss and weight maintenance. When your body undergoes demanding physical exertion, it requires a lot of calories both for fuel and for repair. Meredith Terranova is no stranger to recovery. In addition to being a competitive endurance swimmer, triathlete, and ultrarunner, she is an experienced dietician who frequently guides endurance athletes in the nutritional-recovery process. For the hours and days immediate post-race, she recommends: While sugar is vital fuel during the race, it can interfere afterward. This may seem like common sense, but ongoing hydrationâ€"immediately and in the days after a major raceâ€"is crucial in both disposing of metabolic waste and aiding in the digestion and repair of the whole body. It is normalâ€"if not outright healthyâ€"to gain weight after a hard race, and at the end of a competitive season. Consider off-season weight gain in moderation to be like scar tissue: As far as fat is concerned, both runners and the general population are beginning to recognize the importance of fat intake as part of optimal fueling as well as recovery. Prolonged exercise bouts of several hours tax the nervous and multiple organ systems to a great degree. And these organs are comprised largely of fat! For example, the vast majority of nerve cells are comprised of fat! On top of that, fat is an essential nutrient for enzymes, neurotransmitters, and other physiological systems. Terranova points out another purpose for fat: This includes meats, dairy, and plant sources. Avoid processed foods, including processed meats and cheeses, as well as refined grains that may contain partially-hydrogenated fats. Listen to your cravings. Satisfy the urges that naturally come and are well-earned after a hard race or long competitive season. But take steps to ensure that you satisfy those urges with the healthiest options or variations out there. Chances are, those urges are the brain telling you the exact nutrients it requires to properly recover. While resting is important, so is restoring motion to muscles, joints, and everything in between. While running should be mostly avoided at first, there are myriad options to get and keep things moving. But when stiffness and soreness post-race is at its peak, prolonged and frequent stretching is a requirement. Key areas to stretch include: A yoga practice with emphasis on gentle mobility is a terrific way to achieve guided stretching from an expert as well as accountability to get it done! Massage therapy is a vital component to fast, effective recovery. Often, massage therapy is second to none in not only reducing post-race soreness but fully restoring tissue mobility. Skilled tissue mobilization from a licensed massage therapist can restore proper mobility within a muscle microfibers , and as importantlyâ€"between them, by restoring and improving fascial mobilityâ€"or the tissue surrounding muscle bundles and groups. Frequently, stressful races create significant tissue restrictions that can create wholesale restrictions in the run stride. This can reduce stride efficiency, which can create and perpetuate soreness! Ian Sharman is the Grand Slam of Ultrarunning record holder, multi-top-ten finisher at Western States, and resident expert in high-frequency racing and recovering. I got one about three to four days after each race then again a week later, plus I usually get massages every two weeks. The benefits here are that the imbalances and tightness that builds up in each race can get evened out to allow even walking to feel better and this should have some effect on the speed of recovery, too. Sharman just might be the master of active recovery. Critical to his ability to completeâ€"let alone conquerâ€"the Grand Slam of Ultrarunning was his ability to actively recover, engaging in light activity to promote blood flow and tissue mobility while letting vital internals systems rest:

Chapter 4 : Rule of Thumb | Real Time Pain Relief

You heard all these running "rules of thumb" from more experienced runners, and you believed them. And now that you're older and wiser you have a better perspective on which of these rules are.

Running, walking, biking, and places to do them. He noticed that his average m time in minutes and seconds in one of these workouts in the weeks leading up to a marathon was about the same as his marathon time in hours and minutes. For example, if he averaged about 2: Yasso used this predictor in his own training, and there it would have stayed, but he mentioned it to Amby Burfoot. Burfoot asked around and confirmed that this seemed to be a good predictor for other runners as well. Yasso is quick to point out that running a good 10 x m workout is not the only requisite to running a good marathon. You still have to do all the usual marathon preparation--long runs, repeat miles, more long runs, etc. In the language of statistics, there is a correlation between the m average and the marathon time, but no causal relationship. Most likely both a good m average and a good marathon time result from the same underlying cause of good marathon fitness. Trying to run a 2: It made me wonder what other running rules-of-thumbs were out there. There are a few. The Ten-Percent Rule I had this one quoted at me when I was making yet another attempt to get back in shape: Any larger increase puts you at risk for an overuse injury. You can read one of his articles about it here. Naturally, I hate this one. Who wants to patiently increase ones training only ten percent each week? Additionally, a logical consequence of the Ten-Percent Rule is that non-runners can never start running--ten percent of nothing is nothing. Born in Liverpool, he became a great marathoner at an early age, but is omitted from the history of British athletics for the sin of having run as a professional. Gavuzzi ran in both of C. One consistent bit of training advice he gave was that "three hours slow is better than two hours fast. This was revived in the s as the "Long Slow Distance" school of training. The trainers at Florida State University were good, but they were used to football injuries--crushed bones, fractured skulls, and those sorts of things. Hurt distance runners puzzled them. Still, Don Fauls, the head trainer, understood our pain and frustration at not being able to work out. Kilometers to Miles and Back Multiply miles by 1. Divide kilometers by 1. Double it a third time. Double it a fourth time. Now move the decimal point one place to the left. Move the decimal point one place to the right. Halve it a third time. Halve it a fourth time. It was easy enough to figure what three-mile time a given yard split would give you, but what about that odd fraction of a lap you had to cover to make 5, meters? Our rule of thumb was that you covered this in 30 seconds. That is, add thirty seconds to a three-mile time to get a 5,meter time, subtract 30 seconds from a 5,meter time to get a three-mile time. This was a very rough approximation because we made no adjustment for pace. In fact, for the 10, meters, we just doubled the 30 seconds to one minute for a similar rule of thumb. Still, it let you get rough answers about pace when you needed them quickly such as during a race. It also worked for road races, which even today are paradoxically marked off in miles in spite of the fact that all the distances are metric. Several runners on the team added 18 seconds to a 1, time to get a mile time. I used to add 20 I was either more conservative or just slower. A 1,meter time is not a mile time. Strangely enough, none of these metric conversion rules of thumb seem to work for me anymore. Perhaps the laws of arithmetic have changed in the past thirty years? Of course, no one knows what kind of time they should be running for 4. I was discussing this after the race one year, and came up with this. Take a recent 5K time not your PR, but something that you could have run the day of the Gate-to-Gate race and increase it by a half. For example, if you ran This rule-of-thumb seemed to work for the first three people I talked to, so I declared it a Law of Nature. Never mind that at least half of the people I subsequently discussed it with felt that it was at total odds with reality. Admittedly, there are a lot of variables. The weather, for one. And who really knows what kind of 5K time one is capable of running on any given day, let alone Memorial Day? To make matters worse, the course for the Gate-to-Gate Run has since been changed. If you have any others, please pass them along.

Chapter 5 : How To Budget: 5 Budgeting Rules Of Thumb - Fidelity

DISCLAIMER: This site is oriented to my opinions and thoughts regarding various performance and rehabilitation subject matter. Please keep in mind that application of this material is a personal choice, and in no way is the author responsible for those choices.

But their main advantage is that the user knows that they are not perfect, just expedient, and is therefore less fooled by their powers. They become dangerous when we forget that. They are simply guidelines to remind us of important principles and keep us from going too far astray. Use them with that in mind and they will be very helpful. No other risk free investment can come even close to offering the same reward. Because cars lose value faster than any other major purchase you will make. The road to financial security is paved with acquiring assets that increase in value over time. The road to financial trouble is paved with purchases that lose value over time, and cars are the chief culprit. If you spend too much of your income on cars you will not have the resources necessary to achieve your financial goals. Stanley and William D. Research has shown that over the long term, when real estate taxes and maintenance are taken into consideration, houses return around 3 percent annually. So why do people think their houses have been such good investments? Purchase insurance to protect yourself against future events only if they would be both catastrophic and unlikely. Therefore, whenever you purchase insurance the odds are against you. This is why you should only insure against catastrophic events. Money is a Game of Probability: Save 10 percent of everything you make. This is the oldest and simplest rule of thumb in personal finance. The reason it has been around so long is because it works. In fact, saving some of what you earn is really the only thing that works. Saving 10 percent of your income will result in peace of mind and financial security. While the rule is simple it is not easy to do. To quickly approximate how many years are required to double the value of an investment, simply divide the rate of return into If you continue to make regular deposits into your account your investment will double much quicker. Bogle also uses the Rule of 72 to estimate how long it will take to create a future income stream of a given amount. How can a 1 percent annual fee reduce your wealth by 33 percent? First, the 1 percent fee is 1 percent of your total account value, not 1 percent of your gains in a given year. Second, the effect of these fees compounds over time. Small things can truly become great things, and the 1 percent fee you are paying can end up costing you several hundred thousand dollars over your investing life. This is why low-cost index funds beat most other mutual funds over time. Patching your leaky investment bucket is possibly one of the best investing moves you can make. There are no hard-and-fast rules here. Most experts think my guidelines are too conservative. But I am conservative. The more exposure you have to stocks the higher your return is likely to be given enough time. However, stocks are volatile making them dangerous for older investors who will need their money sooner rather than later. However, it does remind us of the important relationship between risk and time horizon and helps investors avoid the possibly devastating consequences of taking too little risk when young and too much risk when close to or in retirement. That is the most common question people ask my colleagues and me. Our answer for most people: You will be able to retire 30 years after you begin saving. Because it takes that long for compounding to work its magic. The Expanding Lily Pad: It is a conservative rule that would give your portfolio a high probability of surviving for at least 30 years under even the worst conditions experienced in the last years. Under most scenarios a 4 percent withdrawal rate will leave you with more in your portfolio after 30 years than you started with, often substantially more. Withdraw more than this annually and the chances of running out of money during retirement increase. The 4 percent rule can also be used to estimate how much you need to save for retirement. This is done by figuring out how much income you will need each year and dividing this amount by 4 percent. The calculation would look like this: Wait 48 hours before making an impulse purchase. If you still want it after 48 hours, and you can afford it, go ahead and buy it. Chances are you will have forgotten all about it by then. Use them along with a little common sense and you will be on your way. What are your favorite financial rules of thumb?

Chapter 6 : THE RULES of THUMB | Klouter Baseball

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The percent rule (10PR) is one of the most important and time-proven principles in running.

Chapter 7 : RunningAHEAD - Topic: Running "rules of thumb" (page 3)

Seven Rules of Thumb for Web Site Experimenters. By Ron Kohavi, Alex Deng, Roger Longbotham, and Ya Xu. Appears in KDD , Aug , New York, NY. Seven Rules of Thumb for Web Site Experiments Paper (PDF), and Slides (PDF), and Video. ACMRef: Ron Kohavi, Alex Deng, Roger Longbotham, and Ya Xu. Seven Rules of Thumb for Web Site Experimenters.

Chapter 8 : Recover Better: 10 Rules For Optimal Ultramarathon Recovery â€“ racedaydvl.com

A mix of folk wisdom, common sense, shared experience, the advice of experts, and the kind of group think that's made websites like Wikipedia so vital, " Rules of Thumb" is the impulsive compendium of 1, general principles that apply to every facet of life.

Chapter 9 : Rules of Thumb by Tom Parker

Running Rules of Thumb While reading Bart Yasso's My Life on the Run, I came across his predictor for marathon times, "Yasso s." Yasso was in the habit of doing a 10 x m track workout; his rest in between each item was a m jog.