

# The Australian Finance Podcast Episode Transcript

**Episode**: Do you have to be wealthy to be healthy? | Dr Tim Crowe

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Speakers: Kate Campbell, Owen Rask & Tim Crowe

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# **Episode transcript:**

#### Owen:

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# Kate:

It's great to be back, Owen, on this lovely Melbourne day, and we've seemed to recover from the storms okay so that's a plus.

# Owen:

Yes. Yes, it always is a plus when we get through the storms. For those of you that aren't in Victoria, Kate and I are recording this on November 3rd and it has been a bit of a wild week up here in the hills. Very wild in indeed without power for a while, that's okay. Today, we have a very special guest joining us. Tim Crowe is more than qualified nutrition, I dare say, dietician, has a PhD, runs his own podcast, has a blog. I noticed you wrote the for Choice for 10 years. Mate, we're thrilled to have you on the

programme to talk nutrition and eating healthily on a diet, on a budget, sorry. Thank you for joining us today.

## Tim:

Wonderful. Thank you very much for having me on the show. I've been really looking forward to speaking to both yourself and Kate, so thank you. Yeah, thank you for that kind introduction.

#### Owen:

Yeah, I thought maybe you could just give us a quick background on yourself, mate. I know that you've got 25 years, I believe, in academic teaching and research. Can you just tell us a little bit about yourself? Because I think for something like, it's like finance, right? It's very similar with nutrition and dieting. There are so many fads, so many people coming out claiming to be experts, but I think it's safe to say we've got an expert here in our hands who can be trusted. Tell us a little bit about yourself and if you can, just give us the 101 on Tim Crowe.

## Tim:

Well, thank you very much for that introduction. I class myself as a card carrying academic nerd. I've spent pretty much my whole career in universities, either studying or doing research and teaching, and nutrition has been my main area. I am incredibly evidenced based so I don't get out of bed in the morning unless there's a randomised control trial that says it's safe to do so. That's my focus, but with nutrition, unlike many areas of science, where we have the science and with a few exceptions, we generally accept that the experts know their stuff, maybe vaccines are one exception. Everybody seems to be an expert these days on it, but in nutrition, it's a bit different because everybody eats and everybody has different food preferences, and everybody responds to food differently. Nutrition is quite seductive that it has this illusion that all you need for good health is cut out gluten, eat clean, eat organic, and there's great health, and that's what you need to do.

## Tim:

But as with any discipline, once you start delving into it, there is a lot more to it, and there's a lot more complexity and nuances. Even with my career in nutrition, I don't know everything and I'm also humbled by the fact that research is always changing. Recommendations do change based upon research, but even the research we have is not always the best quality. I try and look at what the consensus is. What does most of the research, what direction is it pointing to? Rather than cherry pick a couple of studies or two that support a particular way of thinking. That's my approach. It's firmly evidence based nutrition, and the last few years, I've been working mostly as a freelance health

and medical writer in media communication, which I love doing that, hence I love speaking about nutrition to the public, writing about it, podcasting. So I've got my dream job now, one I've created myself, so I left the university behind and now it's all about nutrition communication. So there you go. There's a couple of minutes summary of where I've come from and where I am, and what am I doing?

## Kate:

Wonderful, and I think that's what attracted me to your podcast, Thinking Nutrition, that you've been running for many years now because it's so evidence based. There's just, I mean, just looking through Instagram, there is so much information out there. Some of it's true, some of it's not true, and it can get really confusing and that's why I thought this was a really good topic to talk about today. And some listeners right now might be going, "Why on earth are we talking about nutrition on a finance podcast?" But I do deeply believe that it's such an integral part of our journey in our personal finances.

## Kate:

Not just how much we spend on our food, because that can be a massive driver and whether we can reach our financial goals or not because thousand dollars a month on Uber Eats isn't going to progress you towards your goals very well. But it's also, if we are working towards these big financial goals over a 30 year timeframe, we might end up just focusing on that and forgetting about our health as well, and we don't want to be 50 years old with 101 different health issues because we neglected that in our twenties and thirties. And so what I wanted to ask you is there's sometimes that misconception that you have to be wealthy to be healthy, and if you don't have many financial means, it's very hard to eat well, to see the right experts, to get the right advice. Is there any truth to this? And what would you suggest?

## Tim:

Look, that's a really great question, Kate, and there is a perception if you get your views about health from Instagram, that healthy means smoothie with acai berries and chia seeds, and has to be organic and green. That's a very expensive way to eat. If you need to have all of the latest superfoods, that's a very expensive way to eat. Again, I'm a research nerd and there's been lots of research done into this. What we consider a very healthy diet can be just as the same price, if not cheaper than, a very highly processed typical Western junk food diet. You can eat incredibly well, incredibly healthy at a lower price. It does take a little bit of, there is a bit of cost, and by that I don't mean money. You have to invest a little bit in actually preparing some of the food, going out and buying some of the food. That's where some of the cost is, but financially, you can eat incredibly healthy without all of that, any trendy superfoods, and you'll be healthy just as well.

# Kate:

Yeah, it's insane how much to chia seeds and all of those things cost.

#### Tim:

Exactly. Put those in and some cacao nibs, sure it's great, but that is not healthy. You can eat just as healthy with a boring old fruit salad and a green salad. That's it, and you'll get the same benefits from it. Whether you like the taste is a different matter, so obviously choose foods based on taste, but don't think it has to be organic. It has to be clean, and it has to have all of these special ingredients. That is very expensive and it's really not needed if you're only focusing on just eating well. You can just do with the boring old staples of what you can find in fruit and veg and grains and cereals and legumes and so on, so that's the cornerstone of a healthy diet.

#### Owen:

Tim, I'm led to believe that the food pyramid that we got when we were in school, there may be some things that maybe don't stack up in that pyramid.

Tim:

Yeah.

# Owen:

I've since learned, and this was kind of new to me as I was going about trying to research my own diet. I recently became vegetarian so I was just trying to find out what do and don't I need, and I realised there may be some holes in that pyramid that are a bit out of whack. Can you just explain to listeners and Kate and I, what are the essential building blocks of a healthy imbalance diet for most people?

# Tim:

It's a good thing you've mentioned the pyramid. We have the pyramid, we also have the plate, different countries have different takes on that. It does change a little bit over time, but the cornerstones of what is considered a healthy diet, and this is based upon decades and decades of research, hundreds and hundreds of review papers, showing that the cornerstones of healthy eating are mostly plant foods, not overly processed. That's pretty much it. That's it. That's a whole nutrition degree there. Mostly plant foods. I say that mostly, that you don't have to be a vegetarian to be healthy. You could eat incredibly healthy if you choose to have some dairy foods, if you choose to have some meat or some chicken or fish, but with most of the foods on your plate, plant foods, that is 80 to 90% of the battle. Where the debate comes is that we've got all these health problems in a country like Australia where 67% of us are carrying too much weight.

We've got diabetes, heart disease, and so on. It's all because of the food pyramid and all of these evil carbohydrates and grains that are in them. Now, first of all, 7% of Australians eat the recommended servings of vegetables each day. Most of the grains we eat are highly processed, a third of our calories each day comes from junk food. No one eats according to what dietary guidelines and the food pyramid actually says, so we have the recommendations, and what people do are very, very different. So I always sort of find it quite interesting people want to blame bad dietary guidelines for health problems when very few people actually follow them. And increasing, not many people actually read what the guidelines say, and that's what all they say. Don't eat a lot of junk food, eat mostly plant foods, and that's, for the most of the population, that's all you need to worry about. As for what foods you eat in there, whatever. Knock yourself out, whatever you like. There's hundreds of different foods you can eat in that paradigm.

# Owen:

Tim, did you say that only 7% of the population eat the right amount of vegetables? Is that right?

## Tim:

Five servings of vegetables a day, only 7% of Australians. 7% eat five servings of vegetables per day. And for fruit, which is only two servings a day, only half of people eat two servings of fruit, so that tells you already. There's a lot we're not doing, so we just can't blame dietary guidelines for all of our health problems.

# Owen:

Just to hammer this home, can you explain, what would be a serving of vegetables? So just ...

# Tim:

Yeah, so typically vegetables, it could vary about cup to half a cup depending on what the vegetable is. Yeah, so all of them are a little bit different, but I look at generally half a cup would be a good serve, but when people say, "Well you need to eat organic. We need to eat these particular superfoods," I start from the base that very few people are eating well to start with. So any improvement you make, even just one extra serving of vegetables, that will actually have health benefits, and there's been some interesting research showing that over several years, as people increase the amount of fruit and vegetables they eat, their mental health improves as well. Obviously, a lot of interest now in the gut microbiome, in fact, how that affects our mental health, and the A grade

quality fuel for our gut microbiome is fibre coming from plant foods. So that has a dramatic impact on mental health, just as one of many different mechanisms.

# Kate:

It's so easy when you go out to eat quite a lot that you realise, "Hey, I didn't really eat any vegetables, or maybe I had one or two leaves of spinach," and that's definitely not even one servings of vegetables, so I guess that comes back to that cooking at home. You end up with a very different kind of diet to eating out a lot.

# Tim:

Very much so. We know people that have very different diets when they eat outside of the home compared to when they eat in inside the home. That's been known for many years, and that's fairly obvious. Although the most popular takeaway food in Australia is actually sandwiches, so lot of people buy at sandwich bars, and so on. That's actually a staple in the work office environment where people go out and buy those things. Yeah.

# Kate:

Yeah, and just like with our finances, when we are trying to get started on this journey of learning how to be healthier, there's just so much information out there. As we've mentioned previously, even just in studies, there sounds like there's a huge array, and I wanted to know if you had any suggestions for our listeners on when going through this information, maybe they're trying to read some healthy eating books or trawling through the internet for suggestions. How can we sort of filter through all of this information, find the most accurate and useful stuff for ourselves and even stay up to date? As you mentioned, things just keep changing.

## Tim:

They do. Things are changing all the time, but I always take it back to what the cornerstones are. So if you are getting advice that really is going against what most credible professionals are saying, what consensus views are saying, then that's really worth raising a sceptical flag. If someone's coming from left field and says, "No, everything you've been told before is wrong. This is the secret to good health," particularly if they're selling you a product, a book online, 12 week programme and so on, that's always something to be cautious of. Yes, you can choose to follow all sorts of people on social media, but how do you determine who's good and who's bad? Well, I always take it back. If you want to keep up to date, the number one best site on the internet, it's called the examine.com.

# Tim:

It is staffed by PhD nutrition researchers, and what they do is they go through all of the latest research and they give you unbiased digest of it. They evaluate supplements with new research, and they put it into context of what it means for you. Most of their information is free, but they do have a subscription model. I have no affiliation with them, but I say that because they don't sell anything. There's no commercial relationships with food companies, they're not selling supplements, they just purely look at the evidence and the research and have loads of free stuff. So for anyone who just wants to keep up with a little bit of nutrition, examine.com is probably the best site on the internet. That's a big call for me to say with 25 years of nutrition researchers say the that's a great one. You can find a case for any food or nutrient, either causing or preventing any disease that you care to mention by cherry picking a study.

# Tim:

You can always find some research to support your agenda, so I would say that if you're reading something that someone's making a case for a food or nutrient, are they just citing one study maybe done in mouse, in mice, or just in one study in humans? Or are they using something called a systematic review? So a review paper gets all of the research, it combines them together. So if you do see research cited, see if it's actually a review paper they're using, and that is much more powerful. And they're called systematic reviews on meta analyses. So in my podcast, a lot of the research I use is a systematic reviews because it takes all of the research together and it reduces the biases, so that's a good place to start. But in the end, is the advice gelling with you? Is the person offering a solution for all of your health problems, and they blaming one particular food or nutrient? If they are, you are probably only getting a very myopic viewpoint, when the core cornerstones of health eating have changed very little over decades.

## Kate:

Yeah. I can't imagine most of your problems can be solved by just cutting out or adding one particular food or supplement.

## Tim:

I wish it could, but it's so appealing, isn't it? All you need to do is cut out this food, do this, do that, and it could work for a short amount of time because it focuses you on eating healthier, but no, I've never seen any case. Well, unless you've had celiac disease and you cut out gluten, you clearly would be better for it, but that's a clear case where there is a defined disease. For general health, it's not as simple as just adding this food or taking that food out. It's really a broad spectrum of dietary changes, so I've seen many different dietary fads come and go over the decades and they get reinvented under different names. We had low carb, then it became paleo, now it's keto. It'll be

something else in a few years. I don't fight them so much because a lot of these fads, when you look at them, they actually have a kernel of truth and they still are recommending to eat more healthier foods and less highly processed foods, so that's a good place to start for most people.

#### Kate:

Yeah. I guess I only get worried when the diet seems to be costing people a fortune and you have to buy these specific products or shakes and things, and it's probably not in people's best interests all the time to get fully consumed by this one particular guru that may or may not have a qualification in this area.

# Tim:

Exactly, and well, most of the time they don't have qualifications, but they've got plenty of products to sell you, and they armed with lots of testimonials as well, and they're powerful. That connects with us as human beings. We like that story of somebody that was overweight and they lost weight by eating this certain way, and their diabetes went away. That is powerful. That is much more powerful than me citing a systematic review. It connects with us, and I always say that facts tell, but stories sell. And on Instagram, it's certainly, the stories sell is the business model there.

# Kate:

Yeah, and if we want to bring higher levels of health and wellbeing into our daily lives, in areas such as nutrition and fitness and wellbeing, but we are mindful that we don't want to spend a fortune on this area and we want to make sure it's sustainable long term. It's not something that requires like a 10 grand outlay for this particular regime or possibly buying one of those, was it Pelotons? Those fancy bikes. Yeah, how could we do that? Do you have any practical examples for our listeners?

# Tim:

Yeah, so I've already given you the cornerstones of a healthy diet is mostly plant foods. Whatever takes you fancy. They're all good. They're all worthy of being called superfoods. Just to start with, this may be surprising to you, but if you want to buy frozen or tinned or dried, nutritionally are just as good as fresh produce. Now that, for a start, they're actually generally cheaper and they're much more convenient. And the reason why their nutrition, they are just as good as fresh produce, is because what we buy as fresh produce is not really most of the time fresh. It's been in storage for some amount of the time, it's been sitting on the shelves, whereas frozen and tinned foods, it's certainly processed within 24 hours after picking, and most of the nutrition's locked into it.

So I say that there's been some research showing that people that have a lot of frozen and canned fruit and vegetables on hand as a supplement to supplement, overall eat more of these foods in their whole diet compared to people that only eat fresh produce. So that's a great way that it's cheaper, it's convenient, nutritionally it's just as good. Yes, the taste might be a little bit different, but if your goal is to save money but also to eat well, they are great things to be going for. If I had to choose one food or food group that probably does deserve the title superfood, it's the most boring foods you've probably heard of. They are legumes. Kidney beans, black beans, soy beans, navy beans, chickpeas, lentils. These are powerhouse foods.

# Tim:

They're an excellent source of protein and fibre, they're the most common foods eaten around the world where people live very long, healthy lives, it's legumes that it's core part of the diet, but they're very much unloved, but I would have to say they're probably the best foods you can be eating. A can of baked beans does count as legumes, as to start off with, so they're great. They're great, and then you can start doing things like, if you don't want to be a vegetarian, just start having less meat, getting on the meat free Monday trend. That means you'll be eating more fruits, vegetables, grains, and so on. That's a good way to start, so really having easier, convenient food on hand, ways to get more plant foods in your diet is maybe just having some meat-free days. And really if you can start including some dahl, baked beans, chickpeas, soys, whatever, they will definitely be doing your health good. And they are so incredibly cheap, about the cheapest food you can buy is dried beans.

# Owen:

You can get lentils in those, I think they're 500 gramme cans for about 80 cents depending on where you go.

# Tim:

Owen:

Yeah. If it can't be bothered soaking and doing any prep, just buy them in the can and they'll be just as good. If you buy chickpeas in the can, the juice is effectively equivalent to using egg white, because it has the same consistency as well, so yeah.

On wow.	
Kate:	
There you go.	

That's what's actually used in vegan diets is for our egg whites can be chickpea juice.

## Owen:

Right, because some people typically just filter that out, right? They just think, "I just want the chickpeas, not the actual juice."

## Tim:

You can have the juice if you want. Yeah, but overall, they're great, so they're convenient if you don't want to soak them yourself. So there's some great solutions and they they're just cheap, and then you can put them in a salad, you can add whatever you like to it. You've got the cornerstone right to start with on a huge, and you've save yourself dollars and dollars compared buying cacao nibs and acai berries and chia seeds, which if you like them, buy them. But if you just want to have good health and not spend a lot of money, they're the ones to go for.

#### Owen:

Yeah. Fascinating. I love a lentils shepherd's pie. It's basically a pie that we make with lentils. Yeah, it's fantastic. Okay, so there is actually something interesting and maybe this is all a bit self serving of Kate and I, because we're on a bit of a fitness regime at the moment. We've both got Apple Watches. We're trying to be a bit healthier. One of the things that I've been having, and I've had this throughout my life at various stages when I've been going through exercise regimes and whatever have you, is protein powder. And I kind of jumped on this idea that you might need to X amount of grammes per kilo of body weight to put on weight and muscle and all that sort of stuff. But then there's things like vitamin subscriptions and there's all different types of things that people will recommend to you, are there any of these, are most of these things just fads? And I guess you might say yes, but then are there any of them that are genuine and help us, can kind of give us any sort of shortcut towards a healthier diet?

# Tim:

Surprising, the answer is yes. In terms of if you're not eating well to start with or you're not eating a lot, some of these can be useful supplements, and I'll use protein powders as a good example. If you are training pretty hard, certainly, protein requirements do go up, up to potentially 1.6 grammes per kilogramme body weight. And only last month, there's this really good study done with untrained athletes or beginner athletes who are vegetarian and not vegetarian. And they put them on a higher protein diet, and after 12 weeks, they all gained muscle mass, but they found that those on the vegetarian diet, they needed to supplement more with soy protein to get to their protein goals because it

was a little bit harder for them to get to that 1.6 grammes per kilogramme body weight from just food.

# Tim:

Certainly, you can do it, but for vegetarians, potentially the protein supplements, they're obviously soy based, might be a bit of option. Whereas if you're an omnivore, you get loads of protein in meat, chicken, fish, eggs. They're packed full of protein. Whereas for vegetarian, you have to be a bit more selective. But again, one of the best protein foods for vegetarians are going to be legumes, so that's why soy protein is a popular protein supplement for that group. I would say they're not ... Shouldn't discount them. They have a role to play, and if they would fit in with your training regime, if it makes it easier to consume that extra nutritional, that's a good thing. Vitamin subscriptions, just no. Just no, unless you've got a vitamin deficiency, well, then just go into Chemist Warehouse than buy them off the shelf. Much cheaper, much cheaper than having this subscription models.

#### Owen:

Yeah, that's good to know. Fascinating.

## Kate:

Yeah. I thought it was, I did see a business start during lockdown that was doing vitamin subscriptions and I did actually fall for that one for a couple of months. I was like, "Oh, this is so cool," but yeah, I was like, "Well, do I actually need any of these?" And if I do can just buy them from Chemist Warehouse as you mentioned.

## Tim:

I always say that in theory, we don't need any of these supplements because we can get everything we need from food, but the average Australian doesn't have the best diet. So I would actually say there's a role for a general multivitamin if you don't think your diet is the best, maybe every day, every second day, but that's as far as you need to go. Unless you need a specialty supplement for various reasons, and there's plenty out there. But if you're a woman planning pregnancy, folic acid, iodine, vitamin D is a popular one at the moment because of our low levels of vitamin D in the population. But if you need them, they're pretty cheap to buy from Chemist Warehouse or any anywhere online rather than the expensive subscription services.

#### Kate:

And the other one that's started to pop up more over the last two years is going into a cafe and they have about 10 different types of milk on the menu.

Oh, it's crazy. I did a really popular podcast on all the different types of alt milks a while ago. Yeah, so if you like any of them, they're great, but the only one that compares to cows milk nutritionally is soy milk. Everything else is a distant, distant alternative, but that doesn't mean you shouldn't have it if you like the taste of it in your coffee or tea. That's fine, but they're not really nutritionally anywhere near cows milk.

# Kate:

Yeah. It's interesting because some have added sugar in them and things like that. I remember looking through Aldi because they stock a lot of them and I was just looking at all the ingredients and I was like ...

# Tim:

Yes, they are highly, highly processed foods. Highly processed. They're just like all the fake meats now. I can't find anything to say that they would be healthier than actually having red meat, because they're incredibly processed if you look at the ingredient list on them. Yes, they're a viable option if you don't want to have red meat and your vegetarian, maybe you want to have some of those, but they're nothing like the original foods they came from at all.

#### Kate:

Yeah, and I think that's sometimes the challenge with especially people who have dietary requirements like dairy free or celiac, and you look at the ingredients of the specialty products in Woolys or Coles, and they suddenly have 10 times the ingredients of the normal product and you really worry, what is in there and what are they filling your body with if you are consuming that product? Plus the fact that they're a lot more expensive.

# Tim:

Yes, exactly. Right, and gluten free is a good example. There's been some research done in this area that overall, a gluten-free diet, if you are substituting like for likes so a regular product versus a gluten-free product, that gluten-free product is more expensive, and it will be slightly less nutritionally better because there's more processing and changes to it. Of course, if you have to have a gluten-free diet, of course you have to, but just going for foods labelled as gluten free may just be a sign for marketing spin for companies obviously trying to get into the market, into the niche for the popularity of this sort of diet. Many years ago, we had the Atkins fad back in the two thousands, everything was low carb. We had all these low carb products. You could a low carb coffee, there was low carb vodka, crazy that people bought this.

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Vodka was already low carb.

#### Tim:

Incredibly low carb, so a lot of it's marketing spin. When you see the labels for it, it generally is a sign that it's going to be more expensive and it will be maybe not as good for you nutritionally.

## Owen:

My wife's actually a celiac.

## Tim:

Oh, really? Yeah.

## Owen:

Yeah, and so we have the incredible fortune of when we go to restaurants to say that, "I'm a vegetarian, she's celiac. What can you do for us?" So I'm interested to know if you have any kind of strategies around that. If someone listening to has some type of sensitivity or some allergy towards food or drink, what are some tips or strategies you might have for them?

#### Tim:

I would start to begin with, is your allergy or diet restriction, is it valid? And I mean that, has it been properly diagnosed? And obviously celiac disease, it's a very regimented process to go through diagnosing, or is it more just self-diagnosed that you may think you've got some sensitivity to gluten or that someone told you you're allergic to foods X, Y, and Z? So if it's not coming from a firm diagnosis, there's a question if you really need to be following any particular diet. The other thing though, is if you do need to eat in a special way, to be obviously avoiding a lot of the specialty foods that are marketed towards that particular allergy or even gluten-free in some cases, because sometimes it can be more expensive when you can eat just as well by doing a bit of research and learning about, what are the foods you can eat on your diet?

# Tim:

And very rarely do you need to be buying expensive foods to manage that. Very rarely at all. If you know you've got an allergy, if you know you've got an intolerance, find out what foods are in it, take them out and then find some good substitutes that are nutritionally similar to those, and a good example would be if you've got a lactose intolerance, well, okay. No cows milk, but then soy milk would be the clear winner as a nutritionally comparable food to swap it with.

#### Owen:

Your points, before I ask that question around the differences between celiac or gluten-free diets and products versus the regular ones is actually, it rings home for us because we always have to check, is this thing in a packet actually a valid replacement from a nutritional perspective? It's often quite difficult because the marketing is so strong.

# Tim:

Absolutely, so one good thing about the big rise in gluten-free diets for most of the population that don't have celiac disease, there's an argument that a small percentage may be sensitive to gluten. It's called non celiac gluten sensitivity. For a lot of people, they've just read a book blaming gluten for every illness known to a humankind and they've gone onto a gluten-free diet, which for them just means, oh, no bread or pasta. But as you would know, someone that wants to cut out gluten, there are thousands of foods that you have to be careful of that contain some level of gluten in it. Most soy sauce contains some gluten in it, so if there's a good reason to have it, then have it, but most of the time for a lot of people, they don't really need them.

## Kate:

So it's really just about, if you do have one of these things, doing your research to find the most naturally produced, naturally occurring alternative for the foods that you do like and consume on a regular basis.

# Tim:

Absolutely, so if you had to, we use a gluten free diet, for example. There's a lot of grains you can't eat, but you can have quinoa. You can have rice. There's lots of other things you can include in that rather than buying a very special gluten free product. You can just make some substitutions. Allergies is a different one. A true allergy, really, you'd have to avoid that food completely and obviously, nut peanut allergy would one of the most extreme examples of that, but then we have this borderline in between called food intolerances, which is much harder to diagnose. So for some people that just find particular foods upsets them, all you have to do is just cut that out and find an alternative to go in its place.

## Kate:

Yeah, absolutely. And I was wondering before we wrap up today, if you were able to share any go-to suggestions, some cost effective and affordable lazy meals when we are home and we're tired and we feel like ordering Uber Eats, but we don't want to for our health and our budgets, so we have to have something else to go to in that time.

Okay. Here's a couple of suggestions. Meal prep, meal prep, meal prep. If you make some bulk food and put it in the freezer, it can sit there for months and that's ready to go. Whatever foods that you like to eat, having it ready as a standby backup food. Google is actually your friends. If you just Google easy recipes, five minute, 10 minute recipes, there is just hundreds and hundreds of things to choose from. I'm not going to give you, should follow this recipe. There are loads of things you can find on the internet, but just think, what health can be. Well, a bag salad from Coles or Woolys, put in some three bean tuna mix, some egg, whatever you like, some tuna, that is a nutritionally complete meal that's going to be healthy for you. So meal prep, Google, simple salads, all of that will be perfectly fine and incredibly healthy and all pretty cheap too.

#### Kate:

We definitely don't need to overcomplicate things, really.

## Tim:

If that's one thing I'd have to say about nutrition, it doesn't need to be over complicated. The basics haven't changed, and in fact, I'll defer to Michael Pollan. I think pretty much summed up nutrition, eat foods, mostly plants, not too much.

#### Kate:

That's a good one.

# Owen:

That's a good way to end the discussion, Tim. I think there's so much for us to go on there. I know I learned a lot just hearing you talk about what we actually need in our diet. I believe you're on Twitter, right?

# Tim:

I'm on Twitter as CroweTim. Website, thinkingnutrition.com.au. There's hundreds of different blog posts on there, and of course my podcast, Thinking Nutrition on all your podcast platforms, Facebook as well. I'm pretty easy to stalk on social media.

## Owen:

Yeah. We'll put all the links in show notes, just in the show notes. Just as an example, there's an article that you wrote in August, Can Keto Cure Cancer? A very provocative headline that I was reading this morning, but it's a brilliant article, and so many good ones. I noticed that one of the most popular posts you've done is Broccoli's Bad for You,

Like, Really Toxic Bad, and then you go on to explain why broccoli's okay, but some fantastic stuff, so that's all at thinkingnutrition.com.au. Tim, thanks for taking some time once again, and joining Kate and I on the show.

#### Tim:

Wonderful, great chatting with you both. Thank you very much.

# Kate:

Thanks for tuning in to this episode of the Australian Finance Podcast, where our mission is to improve the financial futures of all Australians. If you'd like to learn more, create a free account at rask.com.au/account to download free episode workbooks, bonus resources, and take our amazing free personal finance courses.

#### Owen:

You can also join our online community by following the link in the description. If you enjoyed the show, what we'd love is for you to leave us a snappy review on iTunes, and you can follow us on Twitter and Instagram @RaskAustralia. Kate and I also on both of those channels. Finally, if you have any feedback, suggestions for episodes or guests to come on the show, or you just have a question for us, shoot us an email at podcast@rask.com.au.