



## Exercise Your Way to a Healthy Heart

### February is Healthy Heart Month



**P**hysical inactivity is just as big a risk factor for heart disease as high blood pressure and smoking are. Exercise for a healthier heart.

#### 8 Ways to Help Your Heart

Look at all the ways exercise can help your heart. It may:

1. Reduce your risk of developing heart disease.
2. Lower your risk of developing high blood pressure.
3. Lower blood pressure in some people who have high blood pressure.
4. Raise your HDL, or "good" cholesterol, level.
5. Lower your LDL, or "bad" cholesterol, level.

6. Lower the amount of triglycerides, a form of fat, in your bloodstream.
7. Reduce extra weight, which can strain your heart.
8. Make your heart and lungs work more effectively.

Over time, cells, fat, and cholesterol can build up in your blood vessels. When arteries that supply the heart and brain with blood become clogged, a heart attack or stroke can develop. Exercise can help keep the blood vessels open. This can help prevent heart disease.

#### Added Benefits

Exercise may also protect against stroke. Walking, stair climbing, dancing, walking, jogging, and other activities of at least moderate intensity also reduce stroke risk.

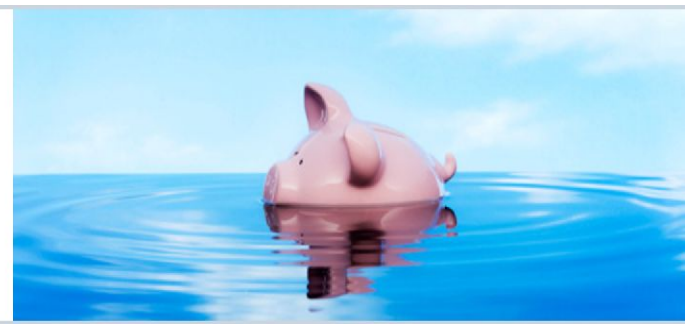
Plus, exercise can help you prevent or manage several chronic diseases that become more common with age. These include type 2 diabetes, osteoporosis, and arthritis.

Both your body and mind can benefit from exercise. Exercise can help you manage stress. Stress may affect the heart directly or may have an effect on other risk factors and behaviors that affect the heart. These may include blood pressure, cholesterol, smoking, and overeating. Cutting down on stress, can at least make your life more enjoyable. Exercise can also boost your self-image and help counter anxiety and depression.

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### Which Activities Are Right for You?

You don't have to strain your body to benefit from exercise. Even moderate exercise is good for you. In February of 2005, the USDA recommended 30 to 60 minutes of moderate exercise most days of the week. Examples of moderate activities include walking, gardening, doing housework, and ballroom dancing. For increased benefit to your heart and lungs, try more vigorous aerobic exercise instead of or in addition to the moderate exercise. Examples of more vigorous activities include:

- brisk walking
- swimming
- bicycling
- aerobic dancing
- cross-country skiing
- rowing

While there are many aerobic activities to choose from, walking is one of the best. It requires no special skills and costs no money. Walking is easy on the body, and nearly anyone can do it.

### How to Get Physical

Use these tips to move toward a more active life:

- **Choose activities you like.** The key to starting and sticking with an exercise program is to pick activities that you enjoy. Then, choose a convenient time and place to work out. Try to make exercise a habit. Do different activities rather than relying on just one so that you don't become bored with your routine. Finding an exercise partner may make it easier to stick to a regular schedule. If you miss an exercise session, don't worry. Just find another way to be active that day.
- **Build up your endurance.** Start out by exercising slowly, especially if you

haven't been active for a while. This will allow your muscles to warm up. Gradually build up how hard, how long, and how often you exercise. Be careful though. Overdoing exercise increases the risk of injury. Listen to your body, and don't ignore any pain in your joints, ankles, feet, or legs. If you stretch before exercising, do so gently. Also take plenty of time to stretch at the end of each session. This can help you become more flexible.

- **Drink plenty of water.** While you exercise, drink some water every 15 minutes, especially in hot, humid conditions. Be sure to drink before you feel thirsty. You can't always rely on thirst alone to tell you when you need more fluids.
- **Talk with your doctor.** Check with your doctor before starting any new exercise program. This is especially important if you have been inactive for a while. It is also important if you have a chronic health problem, such as heart disease, diabetes, or obesity, or if you are at high risk for developing these problems. If you have any chest pain or discomfort during exercise that goes away after you rest, call your doctor. This can be a sign of heart disease.

### Exercise Tips

Make exercise a part of your life with these tips:

- Walk, jog, or bike around town instead of driving.
- Take an activity break during the day instead of eating a snack.
- Find out if your local shopping mall opens early for indoor walkers.
- Listen to music or watch TV to keep yourself entertained while you exercise.
- Surround yourself with people who support and encourage you.

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- Set realistic exercise goals. Reward yourself when you achieve your goals.
- Plan vacations around activities, such as hiking or swimming.

For more information:

[http://alliancewp.personaladvantage.com/logon?target=heart\\_health](http://alliancewp.personaladvantage.com/logon?target=heart_health)

<http://www.americanheart.org>



## Alternatives to Bankruptcy

In many situations, filing for bankruptcy is the best remedy for debt problems. In others, however, another course of action makes more sense. This article outlines your main alternatives.

### Stop Harassment from Creditors

If your main concern is that creditors are harassing you, bankruptcy is not necessarily the best way to stop the abuse. You can get creditors off your back by taking advantage of federal and state debt collection laws that protect you from abusive and harassing debt

collector conduct. For more information, see “[What to Do If a Bill Collector Crosses the Line](#)”

### Negotiate with Your Creditors

If you have some income, or you have assets you're willing to sell, you may be a lot better off negotiating with your creditors than filing for bankruptcy. Negotiation may buy you some time to get back on your feet, or your creditors may agree to settle your debts for less than you owe.

### Design a Repayment Plan with Outside Help

Many people aren't comfortable negotiating with their creditors or with collection agencies. Perhaps you aren't confident with your negotiation skills, or the creditors and collectors are so hard-nosed that the process is too unpleasant to stomach.

If you don't want to negotiate on your own, you can seek help from a nonprofit credit or debt counseling agency. These agencies can work with you to help you repay your debts and improve your financial picture. (To find out about agencies in your area, go to the website of the United States Trustee, at <http://www.usdoj.gov/ust>, and click "Credit Counseling and Debtor Education"; this will lead you to a state-by-state list of agencies that the Trustee has approved to provide the credit counseling that debtors are now required to complete before filing for bankruptcy.)

### Debt Counseling vs. Chapter 13 Repayment Plans

Participating in a credit or debt counseling agency's debt management program is a little bit like filing for Chapter 13 bankruptcy. The agency will help you come up with a plan to pay back your creditors over time, somewhat like a Chapter 13 plan. But working with a credit or debt counseling agency has one advantage: No bankruptcy will appear on your credit record.

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However, a debt management program also has some disadvantages when compared to Chapter 13 bankruptcy. First, if you miss a payment, Chapter 13 protects you from creditors who would start collection actions. A debt management program has no such protection: Any one creditor can pull the plug on your plan. Also, a debt management program usually requires you to repay your debts in full. In Chapter 13 bankruptcy, you often pay only a small fraction of your unsecured debts.

Consumer advocates have also raised concerns about credit counseling agencies, because these agencies receive most of their funding from creditors. As a result, critics say, these agencies could face a conflict between the interests of their funders and the interests of their clients.

### **Do Nothing**

Surprisingly, the best approach for some people deeply in debt is to take no action at all. If you're living simply, with little income and property, and look forward to a similar life in the future, you may be what's known as "judgment proof." This means that anyone who sues you and obtains a court judgment won't be able to collect from you simply because you don't have anything they can legally take. (As a famous song of the 1970s said, "freedom's just another word for nothing left to lose.")

Except in unusual situations (for example, if you refuse to pay taxes as a protest against government policies or you willfully fail to pay child support), you can't be thrown in jail for not paying your debts. Nor can a creditor take away such essentials as basic clothing, ordinary household furnishings, personal effects, food, or Social Security, unemployment, or public assistance benefits.

So, if you don't anticipate having a steady income or property a creditor could grab,

bankruptcy is probably not necessary. Your creditors probably won't sue you, because it's unlikely they could collect the judgment. Instead, they'll simply write off your debt and treat it as a deductible business loss for income tax purposes. In several years, the debt will become legally uncollectible. And in seven years, the debt will come off your credit record.

**For more information:**

[http://alliancewp.personaladvantage.com/logon?target=debt\\_and\\_bankruptcy](http://alliancewp.personaladvantage.com/logon?target=debt_and_bankruptcy)



## **Understanding the Stress/Health Connection**

Stress exists in your mind -- but it's also evident in your stomach, heart, muscles, and even your toes.

"In fact, stress may affect every cell in your body," says Ronald Glaser, Ph.D., a researcher at Ohio State University Medical School.

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During stressful times, your body produces various chemicals, including cortisol, an immune-suppressing hormone. The more cortisol produced, the weaker your immune cells become and the more susceptible you are to illness.

"A one-day stressor isn't going to make a big change in your risk of getting a cold, for example," says Dr. Glaser. "But a chronic stressor that lasts a few weeks could dampen your immune response and create a risk of disease."

Migraine headaches, sleep disorders, backaches, skin rashes, fatigue, irritability, headache, depression, worry, mood swings, chest pain, anxiety, upset stomach, ulcers, and high blood pressure are common reactions to stress.

By gaining a better understanding of the stress/disease connection, you can reduce your stress and, in turn, improve your health and well-being.

### Keeping Stress In Check

No one can avoid all stress -- and a certain amount actually is good for you. But it's best to keep unhealthy levels in check.

The following steps can help you control everyday stress:

- Recognize your stress signals. Once you're aware of your stressors, you'll have a better idea of when you're stressed and can take steps to reduce them.
- Notice when you're most vulnerable to stress and prepare yourself. Are you most affected in the mornings? On Mondays? In the winter?
- Exercise. Aerobic workouts -- walking, cycling, swimming, or running -- can release pent-up frustrations while

producing endorphins, brain chemicals that counteract stress.

- Eat a healthful diet. A balanced diet can help stabilize your mood.
- Communicate with friends and family. Social ties relieve stress and contribute to a positive attitude.
- Spend time enjoying your hobbies. Doing so allows you to focus on a pleasurable activity instead of your problems.
- Try relaxation techniques. Meditation, creative imagery, visualization, deep-breathing exercises, yoga, and listening to relaxation tapes can help you relax.
- Learn to set limits. Don't agree to unnecessary, stressful obligations.
- Get enough sleep. Stress interferes with relaxation, making it hard to get a good night's sleep, which can lead to fatigue and a reduced ability to cope. To get the best sleep possible, try to go to bed and wake up at the same time every day.
- Steer clear of caffeine. Caffeine can add to your anxiety, making you feel even more stressed.
- Avoid alcohol and drugs. Using alcohol or other drugs to relieve stress only masks symptoms and can worsen stress in the long run.
- Learn something new. The excitement of learning something new, such as how to speak a different language or play a musical instrument, can make your worries seem far away.
- Take a breather. Stressful situations can make you breathe more shallowly or hold your breath. When you have to relax fast, belly breathing can be done in seconds. To do it: Concentrate on making your abdomen move out as you inhale through your nose, then in as you exhale. Using imagery as you belly

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breathe can help you further deepen and slow the pace of your breathing. As you inhale, close your eyes and imagine the air swirling into your nose and down into your lungs. As you exhale, imagine the air swirling back out again.



### Combating Serious Stress

"In combating serious stress, you should first carefully appraise the seriousness of the situation and the adequacy of your coping resources," says Kenneth B. Matheny, Ph.D., A.B.P.P., director of counseling psychology at Georgia State University in Atlanta.

When faced with a highly stressful event in your life -- perhaps the death of a loved one, a life-threatening illness, or a serious financial loss -- the following strategies will help you cope:

- Avoid unnecessary changes in your life. Instead, reserve what energy you do have for dealing with the stressor at hand. If possible, stabilize your work and home environments while working out the primary problem.
- Quiet your mind. In times of stress, the mind makes things seem worse than they are by creating endless versions of impending disaster. Because the body can't tell the difference between fact and fantasy, it responds with heightened physical response.
- Keep in the present. You can calm both your mind and body by keeping your mind in the present, which is seldom as stressful as an imagined future or regrettable past. To keep your mind in the present, focus your attention on your breathing, a sound or visual pattern, a repetitive movement, or meditation.
- Courageously and aggressively face the stressor. Resist any temptation to ignore the stressor. Instead, carefully appraise the seriousness of the problem without magnifying it out of proportion. In addition, confirm your view of the stressor by talking with others. Make a special effort to speak to family, friends, or co-workers who have dealt with similar experiences.
- Take inventory of your coping responses. Confidence is a valuable ally in combating stress, and it builds on memories of past successes. Review successes you've had with other stressful life situations. Recall some of the specific things you did to cope.
- Take action. Commit yourself to a reasonable course of action to deal with the stressor. Action is a powerful stress-reducer. Research shows the body lowers its production of epinephrine, a powerful stress hormone, when a person shifts into action.
- Take time out to relax. At least once or twice a day, take time to decompress by relaxing -- perhaps by listening to soothing music, taking a walk, gardening, reading, or exercising.

For more information:

<http://alliancewp.personaladvantage.com/logon?target=stress>