

NEWS & NOTES



EXERCISE OFF EXCESS WEIGHT

Maintaining a Healthy Weight = Good Nutrition + Calorie Control + Exercise.

Good nutrition means eating a balanced diet that includes all food groups. **Calorie control** means eating between 1,500 and 2,000 calories a day, depending on age, sex, and level of physical activity. **Exercise** means getting 30 to 45 minutes of physical activity three to five times a week. Finding ways to work physical activity into your schedule is not difficult.

- Build some exercise into daily chores and family activities.
- Walk instead of driving when possible, and use the stairs instead of an elevator.
- If you're too tired to exercise after a hard day at work, do it before work, or break your workout into 10-minute segments during break times at work.
- Work out with a partner, set a goal, or train for a charity event.
- Pick an activity you enjoy, such as dancing or gardening.
- Start slow and easy; build up gradually.
- See your doctor before you start new exercise programs.

The Dangers of 401(k) Loans

By Mandi Woodruff

Dipping into your 401(k) plan is tantamount to journeying into the future, mugging your 65-year-old self, and then booking it back to present day life.

And still, it turns out one in four workers resorts to taking out 401(k) loans each year, according to a new report by HelloWallet -- to the tune of \$70 billion, nationally.

To put that in perspective, consider how much workers contribute to retirement plans on average: \$175 billion per year. That means people put money in only take out nearly half that contribution later.

There's no question the recession dealt American households a heavy blow, and most workers say they dipped into retirement savings to cover costs like college tuition (constantly rising), their mortgages, credit card debt, and other emergency expenses.

Between 2004 and 2010, early withdrawals doubled from \$30 billion to \$60 billion, according to the report.

But at what cost?

"You might be cheating your future self," says Catherine Golladay, VP of 401(k) Participant Services at Charles Schwab.

"While paying back a 401(k) loan, many people stop saving in their 401(k) plan, which can really derail retirement savings."

And don't forget about the fees. Workers under age 59½ who dip into retirement funds must generally pay back their loan quickly, between 30 to 90 days in most cases. Otherwise, you could wind up paying income taxes on whatever you've taken out, along with a 10 percent early withdrawal penalty.

"Even though you're borrowing from yourself, you still have to pay back the loan with interest -- and with after-tax money, which then gets taxed again when you withdraw it at retirement," Golladay notes.

It's also worth noting that the groups most likely to borrow from their retirement accounts are low-income, middle-aged, and minority workers -- arguably the people who can least afford it.



Cold stress is serious

Avoid it whenever possible

Prolonged exposure to cold will eventually use up your body's stored energy, which can cause hypothermia, or abnormally low body temperature. Because it affects the brain and makes us unable to think clearly, an individual may be experiencing hypothermia but be unable to do anything about it.

Symptoms include shivering, fatigue, loss of coordination, and confusion. In later stages shivering stops, the skin turns blue, pupils become dilated, pulse and breathing are slowed, and the victim loses consciousness. Hypothermia requires professional medical attention.

Other types of cold stress include frostbite (an injury to the body caused by freezing), trench foot (resulting from prolonged exposure to wet and cold conditions), and chilblains (damage to the capillary beds from repeated exposure to temperatures just above freezing to as high as 60° F).

To prevent cold stress, NIOSH recommends that workers:

- Schedule maintenance and repair work for warmer months.
- Schedule cold jobs for the warmest part of the day.
- Drink warm liquids.
- Take breaks in warm areas.
- Participate in training that addresses risk, prevention, symptoms, monitoring, treatment, and PPE.

Eating healthy 2013

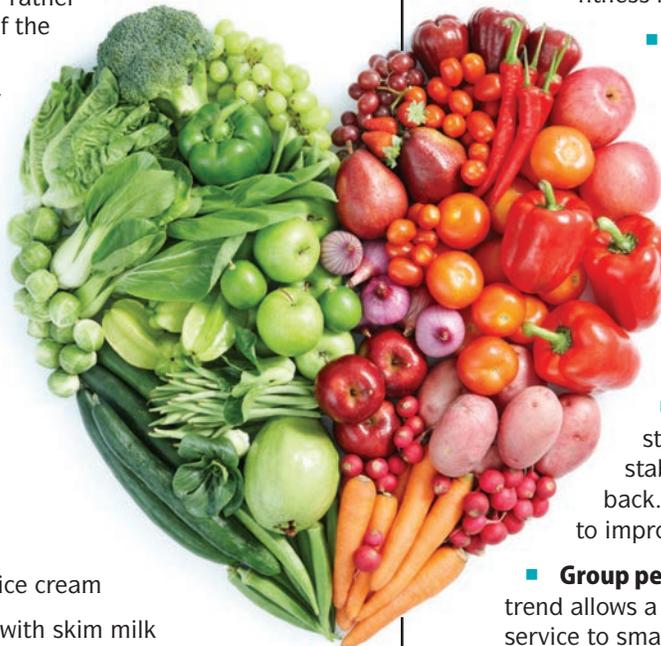
Good health begins with good shopping

So how is your "Eat more healthfully in 2013" New Year's Resolution going now that we're into month two of the New Year? Here's a tip to keep it going: Start making healthy decisions for your family before the food comes into your house.

One hint for staying healthy in the grocery store is to spend most of your time on the outside aisles—which is where most stores stock their fresh produce and frozen foods—rather than in the middle aisle where most of the processed foods are stocked.

Here are some recommended grocery items from the National Heart Lung and Blood Institute's Obesity Education Initiative:

- Low-fat or fat-free milk
- Non-fat yogurt
- Whole grain breads
- Extra lean ground beef
- Skinless fish
- Canned meats in water, not oils
- Low-salt soups
- Frozen fish that's not breaded
- Sherbet, frozen yogurt, or light ice cream
- Imitation whipped cream made with skim milk



Emphasis on exercise

Hottest fitness trends for 2013

What's hot and what's not in fitness? An annual survey of trends conducted by the American College of Sports Medicine (ACSM) found an emphasis on back-to-basics exercise like push-ups, planks, and squats that use the body as resistance.

Known as "body weight training," these exercises are "a proven way to get and stay fit," according to Dr. Walt Thompson, the author of a study based on the survey.

"In a time when many people are concerned with cutting expenses, body weight exercises are a great way to feel great and look toned without a big financial investment," he says. This year's survey also reflects some past trends like Pilates, balance training, and the stability ball.

Based on responses from more than 3,000 health and fitness professionals, the ACSM survey anticipates the following trends for 2013:

- **Educated, certified, experienced fitness professionals.** The ACSM sees a rise in educational programs at community colleges, undergraduate programs, and graduate programs.
- **Strength training.** Most fitness professionals incorporate strength training into a comprehensive exercise routine.
- **Body weight training.** The use of minimal equipment makes this an affordable exercise, but it's not just limited to push-ups and pull-ups.
- **Weight loss.** Attention to diet is growing among fitness professionals. More of them are being called on by clients to provide a fitness program that balances food consumption.
- **Programs for older adults.** Baby Boomers are living longer and physicians are recommending that they stay active. With more discretionary money and time than other groups, this demographic is increasingly fitness-minded.
- **Personal training.** Personal trainers are accessible to more people as a result of community-based and workplace programs.
- **Functional fitness.** This approach uses strength training to improve balance, coordination, and endurance to help people engage in daily activities without stress. Functional fitness programs are often directed at older adults.
- **Core training.** Core training stresses strengthening and conditioning of the stabilizing muscles of the abdomen and back. The idea is to exercise core muscles to improve overall stability.
- **Group personal training.** This budget-friendly trend allows a personal trainer to provide individualized service to small groups of 2 to 4 people.