

Fitness on a Budget

Are you on a budget? Remember, buying equipment won't make exercise a habit—develop your habit first. Try using these thrifty substitutes for now, and invest in the real thing later!

- Beginners can use standard-size soup cans instead of weights—they weigh about one pound each.
- If you want heavier weights, use sand or rock filled milk jugs, water bottles, tennis balls, or PVC pipes (duct taped on each end).
- Book-filled duffle bags are great for squats and lunges.
- Check out your library's selection of workout videos.

yourself at risk for injury, which would also set you back from achieving your goal to get in better shape!

As your body adjusts, lengthen the time you spend being active and try more challenging activities. Set realistic goals. A few minutes of exercise is better than none!

Maintain a Healthy Lifestyle

Once you can exercise comfortably, make it a habit to do aerobic exercises three to five days a week. Keep in mind, vigorous activity generally provides the same benefits as moderate activity in half of the time—for example, try jogging for 15 minutes instead of walking for 30 minutes.

Do muscle strengthening activities at least two days a week and exercise all major muscle groups—arms, shoulders, chest, back, stomach, hips, and legs.

As you increase the amount of exercise that you do, you will increase the health benefits. Sixty minutes of aerobic activity three to five days a week is ideal for weight management.

Make the Most of Your Workout

Incorporate exercise into your leisure! Take a walk with your family after dinner or play a game of catch in a park. Partner with a

friend who enjoys the same activities as you—go for a hike, play tennis, or take a dance class together. Find a charity run or fitness walk to benefit your favorite cause.

You can also make exercise a productive task. Walk or bike to work or to do errands if the commute is reasonable. Household chores can become a workout when performed at a quicker pace for longer periods of time. Try to break a sweat by vacuuming, scrubbing the floor, cleaning windows, or moving furniture.

Teach Kids the Importance of Physical Fitness

Parents are the best people to promote physical activity to their children. Whether through shorter activities, or all at once, kids should get at least 60 minutes of exercise per day. Make sure they are engaged in a variety of activities—aerobic (running, playing kickball, dancing), muscle strengthening (climbing playground equipment), and bone strengthening (jumping rope, playing basketball).

Cultivate your child's interest in health by letting them join a sports team, fitness class, or help plan a family fitness activity. Just remember to let your child have fun! Sometimes simple games are the best ways to encourage your child to be active.

Help Loved Ones Get Active

Do you have a friend or family member who needs encouragement when it comes to exercise? Start by being a positive role model and maintaining your own healthy habits. Offer to be their exercise partner; split a gym membership or go on walks with them. Choose gifts that will promote an active lifestyle—workout clothes, hand weights, elastic fitness bands, a pedometer, or gift certificate to an exercise class. Most importantly, let them become active at their own pace and praise them for their fitness achievements, however small they may seem.

Seek Advice First

It is always a good idea to seek a physician's opinion before beginning new, vigorous workouts, especially if you are: pregnant; a smoker; a man over 40 or a woman over 50; have any known injuries or medical conditions, including high blood pressure or cholesterol, or a personal or family history of heart disease; or if you are unsure of your health status. Doctors can recommend what activities are best for you and will provide instruction on how to engage in them safely. This will reduce your risk of injury and help you to enjoy a fun, fulfilling workout. ♦

One Step at a Time

A moderately active person walks an average of 5,000–7,000 steps per day. While 8,500–10,000 steps is recommended by health experts, most people will begin to notice the benefits of taking an additional 2,000–2,500 steps per day. Achieve this simple goal by buying a pedometer (a small step-tracking device) and beginning a walking program.

Amid Grief, Many Silver Linings



Agent Bob Arensberg, CLU, ChFC, LUTCF (standing) with Frank Ames and children Joshua and Bethany

While helping to build the Los Angeles subway system, Frank Ames was hit by a truck and injured so severely that he was no longer able to work at his construction job. Complications from the injury impacted his life in many ways. Even something seemingly as simple as buying life insurance became very difficult. With two small children, Frank and his

wife, Laura, knew life insurance was a must.

Due to his poor health, Frank was only able to buy a small policy. Fortunately, Laura, a teacher, was in great health and qualified for preferred rates on her policy, which she bought with the help of insurance agent Bob Arensberg, CLU, ChFC, LUTCF.

During a doctor's visit just weeks later, Laura received devastating news. She had a cancerous tumor in her abdomen. She battled the disease for several years, but in early 2005 doctors gave her just a year to live. She and Frank invoked a provision in her insurance policy that allowed for an early payout to a terminally ill policyholder, and used one third of the death benefit to buy land in rural Missouri and build a home. Laura spent her final months there. She passed away at age 42.

Frank remains unable to work, but a provision in Laura's policy allowed him to apply some of the death benefit toward life insurance coverage for himself, regardless of his physical condition. Today, he supplements his small Social Security disability payments with income generated by invested insurance proceeds, plus rental income on a second home he and Laura had built on their property.

He also set up college funds for his children, Bethany and Joshua. Frank was even able to set aside money to honor Laura's memory with a foundation in her name that is building a church playground and children's center.

"Without this policy they would have been in an awful financial situation," says Arensberg. "Amid all this grief at least there are some silver linings." ♦

3 Reasons to Buy Insurance Now!

1. Insurance should be the foundation of your financial security plan

Financial security comes from a combination of savings, insurance, and investments over time. Insurance is the foundation. It provides a safety net for your family if you should die or become disabled before other pieces of your plan are in place.

2. The longer you wait, the more expensive it will be

Simply put, premiums rise as you get older. The longer you wait, the greater the chance you may encounter an illness or accident that could severely limit or even eliminate the possibility of buying insurance.

3. If you put it off, you may never get to it

Face it. We all procrastinate. Especially when it comes to dealing with uncomfortable subjects like your death or declining health. But it's better to confront these topics now. Life is uncertain. Tomorrow may be too late.

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