

Cooperative Extension

Promoting Healthy Families, Schools and Communities: Making a Difference

Walk Your Way to Good Health

Chris Zellers, MPP, FCHS Educator, Cape May County



Walking your way into fitness may only require a good pair of shoes and motivation to improve your health and fitness. The benefits of walking for health are numerous and include chronic disease prevention for diabetes, cancer, and heart disease. Overall, the health benefits of walking vary and walking regularly for exercise provides aerobic conditioning that is free of cost and can be done anywhere. Additional health benefits include better sleep quality, increased energy, improved mood and cognitive function, balanced cholesterol levels, stronger bones, and improved blood pressure. So, lace up those walking shoes and feel better by reaping all the benefits walking has to offer.

Using walking as your “exercise of choice” for the recommended 150 minutes per week is pleasurable when walking in nature or sharing a walk with a friend or family member. Just remember, before starting any new exercise routine, it is important to consult with a doctor. Walking is free but it is important to have safe, supportive walking attire like sneakers and weather appropriate clothing. Beginners should start at a moderate pace and gradually increase to a more vigorous walk. Begin with smaller distances and extend the length as your frequency builds. Try walking for at least ten minutes at a time if moving at a moderate pace. More experienced walkers can increase the pace of movement, use arm movements, or add distance to make walking more challenging. Experienced walkers can enjoy a continuous vigorous pace that will be less strenuous on the body compared to running and offers the benefits of high intensity aerobic exercise like increased heart rate and increased aerobic capacity. Exercise levels vary with every individual and may affect how much, how long and at what rate a person can exercise.

Understanding levels of exercise exertion can assist you with gaining stamina and maximizing workouts, while also preventing overexertion for people who have special health conditions or may be limited to specific levels of exertion. To get a full understanding of how much exertion walking is providing, *find your estimated maximum age-related heart rate* by subtracting age from 220. After determining the maximum beats per minute for optimal movement you can determine intensity level for moderate intensity. Your target heart rate should be 64% - 75% of maximum heart rate. To estimate moderate exercise rates, use the formula: *estimated maximum age-related heart rate x 0.64 = moderate exercise*. Or, to determine vigorous walking levels your heart rate should be between 77% - 93% of *estimated maximum age-related heart rate*

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Malnutrition and the Social Determinants of Health

Karen Ensle EdD, RDN, FAND, CFCS, FCHS Educator, Union County



Undernutrition including low body weight compared to height along with low height for age and underweight for age would help indicate malnutrition along

with a lack or excess of important vitamins and minerals. In contrast, overnutrition is the excessive consumption of nutrients and calories that can harm health.

Malnutrition is also characterized by the imbalance of a person’s energy intake or nutrients along with either the lack, excess or poor balance of calories. There are many issues concerning malnutrition including accessing healthy foods, having a working and clean kitchen, grocery stores and farmers markets in close proximity with

fresh produce available and accessible. Having corner stores and bodegas stocked with healthy food and beverages is generally not available in low-income areas which impacts health. Frequently few grocery stores are located in these communities, and healthy, nutritious foods are not a priority as long as there is food in the home.

Low-income households often spend most of their income on housing, medical needs and then food. Even the least expensive health care services and transportation costs to get to work use up most of household income and leave little left over. Education quality and access can be affected as well. Low finances don’t allow funding for the best schools or better housing and environments. Poor education in the areas of health and nutrition can lead to poor food and beverage choices at the corner store and lead to disease development and malnutrition. Education can also affect job access and the cycle of poverty and poor health continues.

Mental health disorders such as depression and anxiety may benefit from exercise which may be an effective and less disruptive way of managing mental health disorders.

Medications may help but have a high failure rate and may bring nasty side effects. It’s hardly news that exercise is good for your physical health and has long been extolled as beneficial for mental health. Researchers now understand how exercise works its mental magic. It has profound effects on the brain’s structure itself, and it also provides more subtle benefits such as focus, a sense of accomplishment and sometimes social stimulation. These are all therapeutic and while more is generally better, even modest levels of physical activity such as a daily walk, can pay big dividends for mental health.



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Embrace the Power of Prevention

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Are you and your family doing everything you can to prevent cancer? Although it's true that there are some causes of cancer we cannot control, such as heredity and age, according to the American Institute for Cancer Research (AICR) about 40% of cancer cases are estimated to be preventable through simple lifestyle choices.

Consider embracing the following AICR recommendations from the experts:

- 1. Be a Healthy Weight** – Keeping our weight within a healthy range throughout life is one of the most important things we can do for cancer prevention. Maintain a healthy BMI and a healthy waist measurement, less than 31.5" for most women and 37" for most men.
- 2. Be Physically Active** – The overall goal is to move more and sit less, everyday!
- 3. Eat a Diet Rich in Wholegrains, Vegetables, Fruits, and Beans**
Diets high in these foods will help you reach the recommended 30 grams of fiber and 15 ounces of plant foods each day.
- 4. Limit Consumption of Fast Foods and Processed Foods**
Enough said! Please note that the recommendation is to "limit" these foods, not necessarily eliminate them.
- 5. Limit Consumption of Red and Processed Meat** – Those who eat red meat, (beef, pork and lamb), should limit it to 15-18 oz each week and to have little, if any, processed meat.
- 6. Limit Consumption of Sugar Sweetened Drinks** – Drink mostly water and other unsweetened drinks such as tea or coffee.
- 7. Limit Alcohol Consumption** – Drinking alcohol is a cause of several types of cancer. Remember that water is the recommended beverage of choice, and if you do drink alcohol, limit intake to 2 drinks per day for men and 1 drink per day for women,
- 8. Don't Use Supplements for Cancer Prevention** – The recommendation is to not use supplements to prevent cancer. It is important to try to meet your nutritional needs through diet alone unless supplements are ordered by your healthcare provider.
- 9. For Mothers, Breastfeed Your Baby, if You Can** – In addition to the many benefits of breastfeeding we are already familiar with, breastfeeding also helps protect the mother against breast cancer and the child against weight gain, overweight and obesity which in turn is helpful in overall cancer prevention.
- 10. After a Cancer Diagnosis, Follow the WCRF/AICR Recommendations, if You Can** – Cancer survivors should always check with their physician first, but the overall recommendation is that after a cancer diagnosis, cancer survivors should try to follow these ten recommendations as able after the acute stage of their treatment is over.



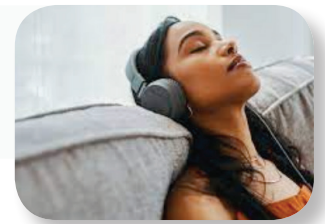
And remember to avoid tobacco in any form.

We can all make a difference in our risk of developing cancer by making these recommendations a part of our lives and encouraging them in the lives of our family and friends. Remember: By simply eating right, staying active, maintaining a healthy weight and not smoking, one in four cancer cases can be prevented.

Source: World Cancer Research Fund/American Institute for Cancer Research. *Diet, Nutrition, Physical Activity and Cancer: A Global Perspective*. Continuous Update Project Expert Report, 2018

The Health Benefits of Music

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Research has shown that blood flows more easily when music is played. It can also reduce heart rate, lower blood pressure, decrease cortisol (stress hormone) levels and increase serotonin and endorphin levels in the blood. It elevates mood. Music can boost the brain's production of the hormone dopamine.

- ▶ **It's heart healthy.** Research has shown that blood flows more easily when music is played. It can also reduce heart rate, lower blood pressure, decrease cortisol (stress hormone) levels and increase serotonin and endorphin levels in the blood.
- ▶ **It elevates mood.** Music can boost the brain's production of the hormone dopamine. This increased dopamine production helps relieve feelings of anxiety and depression. Music is processed directly by the amygdala, which is the part of the brain involved in mood and emotions.
- ▶ **It reduces stress.** Research has found that listening to music can relieve stress by triggering biochemical stress reducers.
- ▶ **It relieves symptoms of depression.** When you're feeling down in the dumps, music can help pick you up - much like exercise.
- ▶ **It stimulates memories.** There is no cure for Alzheimer's disease or dementia, but music therapy has been shown to relieve some of its symptoms. Music therapy can relax an agitated patient, improve the mood and open communication in patients.
- ▶ **It manages pain.** By reducing stress levels and providing a strong competing stimulus to the pain signals that enter the brain, music therapy can assist in pain management.
- ▶ **It eases pain.** Music can meaningfully reduce the perceived intensity of pain, especially in geriatric care, intensive care or palliative medicine.
- ▶ **It helps people eat less.** Playing soft music in the background (and dimming the lights) during a meal can help people slow down while eating and ultimately consume less food in one sitting.
- ▶ **It increases workout endurance.** Listening to those top workout tracks can boost physical performance and increase endurance during a tough exercise session.



Taking small steps to include music in your life has multiple benefits. Music continues to indicate that it can improve your personal well-being, as well as the well-being of a loved one. Music can improve mood, decrease pain and anxiety, and facilitate opportunities for emotional expression.

Research continues to suggest that music can benefit our physical and mental health in numerous ways. Music therapy is used by hospice and palliative care board-certified music therapists to enhance conventional treatment for a variety of illnesses and disease processes – from anxiety, depression, and stress to the management of pain and enhancement of functioning after degenerative neurologic disorders.

Financial Planning Begins with Values, Goals, and Financial Statements

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How to Set
Personal
Finance
Goals



Successful financial planning begins with three foundational activities: clarifying values, setting SMART goals, and preparing two key financial statements: net worth and cash flow. This article briefly describes these “building blocks” that inform financial decisions.

► **Values** are important things in people’s lives. They influence how people spend their time and money. There are no “right” or “wrong” values. Instead, values are deeply personal and individual. Examples of values include family, achievement, health, love, comfort, friendship, hobbies, social status, creativity, responsibility, popularity, security, spirituality, and education.

No two people spend money exactly the same way. One person may sacrifice to save money for a family vacation. Another might place a high priority on college savings. Because values are personal, your spending likely differs from that of others. A simple way to assess values is to make a list of 10 things you like to do. Often, these important activities (e.g., taking a daily walk) cost nothing.

► **Goals** are specific plans that people have in life (e.g., to buy a new car or send children to college). Goals stem from personal values and can change over time. Financial goals are a lot like the itinerary for a vacation: they must include a starting point, destination, time frame and cost estimate for the “journey.”

Financial goals should be “SMART,” an acronym for Specific, Measurable, Attainable, Realistic, and Time-related. In other words, they should have a definite outcome and deadline and be within someone’s reach. Example: buy a \$15,000 car in 3 years.” The more specific a financial goal, the easier it is to determine how much savings is required. You simply work backwards to break a large goal into smaller pieces.

Example: That \$15,000 car in 3 years will require \$5,000 in annual savings or about \$96.00 per weekly paycheck ($\$5,000 \div 52$).

Financial statements combine pieces of financial data and provide a summary of financial status and a benchmark to measure progress.

► **Net worth** statements are often described as a financial “snapshot.” Very simply, net worth is the difference between what someone owns (assets) and owes (debts). Assets are priced at fair market value and can be grouped as liquid (e.g., bank accounts), investment (e.g., mutual funds), or use (e.g., house and car) assets.

Example: If Jane Smith owes \$100,000 on a mortgage, car loan, and credit cards and has \$250,000 of assets, her net worth is \$150,000.

► **Cash flow** statements link two additional pieces of financial data: income and expenses. To prepare an accurate report, track family spending for a month or two. Then compare spending to take-home pay to determine if cash flow is positive (income greater than expenses) or negative (expenses greater than income).

Example: If Jane Smith earns \$4,000 monthly and spends \$4,100, she has \$100 of negative cash flow.

Research indicates that future-minded “planners” who set goals are more successful financially than others. Whether you hire a financial advisor or take the DIY path, get the financial planning basics done first. Your “future self” will thank you.



Twelve Financial Check-Up Tools

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In a previous Small Steps to Health and Wealth [monthly message](#), I discussed eight ways to give yourself a mid-year financial check-up in early July: 1. online financial quizzes, 2. a net worth statement, 3. the “wealth test” from the book *The Millionaire Next Door*, 4. an income and expense statement, 5. a review of money set aside for irregular expenses, 6. financial ratios, 7. a credit card review, and 8. a retirement planning review.

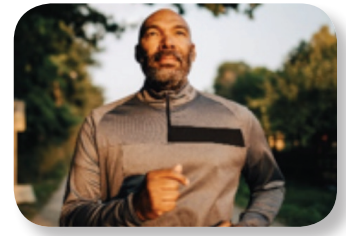
Having just passed the halfway mark of 2022, now is a perfect time to assess your financial progress so you can take action over the next six months. An additional 12 financial check-up strategies are briefly described below:

- 1. Incremental Progress Toward Financial Goals** – Where are you now compared to [where you want to be](#) at year-end? For example, if you want to save \$5,000 in 2022, have you saved at least \$2,500 to date?
- 2. Budget Adjustments** – You probably need to [adjust planned spending](#) for the remainder of 2022 to factor in inflationary spikes for gasoline, food, auto and homeowner’s insurance, and other household expenses.
- 3. Housing Check-Up** – Renters should ask about future rent costs and compare rental options. Homeowners should review needed home [maintenance](#) expenses. Both groups should review their property insurance.
- 4. Income Tax Check-Up** – A mock 2022 tax projection, based on income and anticipated tax deductions and credits to date, will indicate whether or not tax withholding and/or estimated payments are accurate. If not, taxpayers can complete a new [W-4 form](#) with their employer or increase third and fourth quarter [payments](#).
- 5. Income Tax Bracket Projection** – A 2022 mid-year income tax mock-up, using last year’s tax return as a guide, will project the [marginal tax bracket](#) (tax rates from 10% to 37%) for your last dollar of income.
- 6. Life Insurance Check-Up** – It is smart to check in with a life insurance agent and/or use an [online calculator](#) periodically to compare coverage and costs. Also inquire about any term life coverage available at work.
- 7. Other Insurance Check-Ups** – Is property insurance [adequate](#) with at least \$300,000 of liability coverage? Do you need an umbrella liability policy and/or have a long-term care plan with or without LTC insurance?
- 8. Investment Risk Tolerance Check-Up** – Recent stock market volatility has many investors on edge, making now a great time to do an honest [investment risk tolerance assessment](#) to guide future investment decisions.
- 9. Investment Asset Allocation Check-Up** – Using a current [net worth statement](#) as a starting point, calculate the percentage of savings/investments held in stocks, bonds, real estate, and cash equivalent assets. If these weights have shifted significantly from your target asset allocation, rebalance the portfolio as needed.
- 10. Social Security Check-Up** – Workers should review their [estimated Social Security benefit](#) (at age 62, full retirement age, and age 70) and reported earnings annually. Retirees should review tax withholding on their Social Security benefit payments and whether or not a portion of Social Security benefits is taxable.
- 11. Estate Planning Check-Up** – Three key documents should be in place: a will, living will, and durable power of attorney. Beneficiary [designations](#) and logins for [digital assets](#) should also be reviewed and updated.
- 12. Comparison With Others** – Some people find it useful to compare themselves with the median net worth or income for people in their age category or location. Tools like [Are You Rich?](#) can provide useful metrics.



Take the time in July to do a mid-year financial check-up and get your finances in shape for 2022 and beyond.

or estimated maximum age-related $\times 0.77$ (to 0.93) = vigorous exercise heart rate. A less specific way to determine exertion rates is using the talk test. If talking or singing is not difficult, that is a low exertion rate. If talking comfortably is not difficult but singing is, that is a more moderate intensity level and if speaking a few words is difficult without gasping for breath, that is a vigorous exercise level. Being aware of exertion rates while walking can assist you in staying within needed boundaries or increasing exercise for a more vigorous workout.



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