

Fitness Made Easier

Bring Your Exercise Routine In From The Cold

(NAPSA)—Staying in shape when it's cold out can be a challenge. Cold weather can make outdoor workouts less appealing, and it can be easy to lose motivation. Fortunately, there are many options to keep you moving.

"Don't let the cold weather discourage you from staying active," said Tom Holland, exercise physiologist and Bowflex fitness adviser. "There are many ways to work up a sweat in the comfort of your home and stay fit during the colder months. What's important is finding what works for you and sticking with it."

Here are five ways to help you stay fit during the colder months:

1. Embrace the great indoors. You don't have to be outside to work up a sweat: Opt for workouts you can do at home. If your usual workout involves walking outside, make an effort to fit in some extra steps as you go about your day indoors. Everyday household activities—such as vacuuming, rearranging furniture or organizing closets—burn more calories than you might think. Purposefully making extra trips up and down the stairs for laundry

runs or mopping the floors can help get you moving and sweating. In fact, 30 minutes of vacuuming can burn up to 120 calories. No matter your outdoor workout of choice, it's easy to find a way to incorporate many of the same movements into your indoor activities.

2. Watch TV. That is, use it to help track your progress. Many fitness products, including the Modern Movement M-Pad Balance & Strength Trainer (www.modmov.com) and its accompanying M-Trac app, can connect to a TV screen to enhance your workout. A recent study in The Journal of the American Medical Association found that fitness-tracking games can lead to an increase in physical activity by offering a motivating experience. With the M-Pad, you can play balance and agility games including "Bull's Eye," "Maze" and "Space Invaders," all while measuring your progress and improving your balance with the functional fitness platform.

3. Try something new. Find different, exciting ways to get moving. Try an exercise class, such as Zumba or a cycling class, or get two workouts in one with the

Bowflex HVT fitness machine (www.bowflex.com/hvt). It offers hybrid velocity training, combining cardio and strength training into an effective, fast workout suitable for everyone from beginners to fitness pros. Bluetooth smart technology and the free HVT app help you follow along with pre-existing workouts, or customize your own with 50 trainer-led exercise videos.

4. Get the family involved. Family game nights can be more than just bonding time. Pull out the interactive games, like Twister, or use your gaming console with videos like "Just Dance" to work up a sweat with the whole family. You'll keep the kids entertained and get everyone up and moving at the same time!

5. Set attainable goals. Having something to work toward can help inspire you to keep moving. Whether your goal is as simple as completing a workout twice a week or tied to a deadline, such as training for a race in the spring, you'll be more motivated to be active if you have something to focus on. The sense of accomplishment you'll get from achieving your goal can be an added bonus.

How Can I Protect Myself From Identity Theft?

(NAPSA)—While there are many advantages to living in a connected world, the rise in cybercrime poses risks to our personal information. So how can you safeguard this information while enjoying online opportunities to achieve your financial goals?

One important way you can help protect your identity is by regularly reviewing your credit reports. Doing so is not only a responsible habit to begin as you establish your credit history, it can also be a way to identify incomplete or inaccurate information, as well as accounts that may have been opened erroneously. For free copies of your credit reports from Equifax, Experian and TransUnion, visit www.annualcreditreport.com.

"Reviewing your credit reports is an easy way to monitor your financial commitments," says Francis J. Creighton, president and CEO of the Consumer Data Industry Association. "While lenders and credit-reporting companies have a number of sophisticated security protocols in place to help prevent identity theft and fraud, there may still be instances where a criminal can gain access to your personal information and cause a problem."

After you receive your credit reports, review them carefully to make sure all the accounts are yours. If you notice an account that you don't recognize, or something is not correct, contact the credit-reporting agency as soon as possible to communicate the discrepancy. You can contact all three nationwide credit-reporting agencies online, by phone or by mail. Whichever method you choose, the credit-reporting agency will investigate disputed information and re-

spond back to you with the results.

In a case of identity theft, the credit-reporting agency will work with you to place a fraud alert on your credit reports that can help prevent erroneous transactions from appearing in the future. A fraud alert informs creditors that you may have been a victim of fraud, and encourages them to take steps to contact you to verify your identity. Once a fraud alert is in place, you can choose to remove it at any time online. Under federal law, fraud alerts are free and are shared among the three credit-reporting agencies.

If you have been a victim of identity theft and false accounts have been opened in your name, you may want to consider a security freeze. A security freeze restricts access to your credit report without your permission and may prevent unauthorized individuals from opening new accounts in your name. These are free for identity theft victims and, depending on the state, senior citizens as well. For all other consumers, there may be a fee, based on individual state laws. Consumers should keep in mind that security freezes aren't for everyone, especially those who are actively seeking credit or plan to apply for credit in the future, such as for making a large purchase or applying for a loan.

It's important to safeguard your information wherever you can. Regularly checking your credit reports to make sure your information is correct, and being aware of the tools available to help you protect your identity, are great places to start. Consumers interested in getting copies of their free credit reports should visit www.annualcreditreport.com.

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Graphic

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KURT MEDLOCK found the Groundhog Day graphic on page 6B (Coldwell Banker Coast Real Estate – Bottom left-hand corner of Group Photo). He won a gift certificate to The Chicken Coop.



Wednesday's
Graphic

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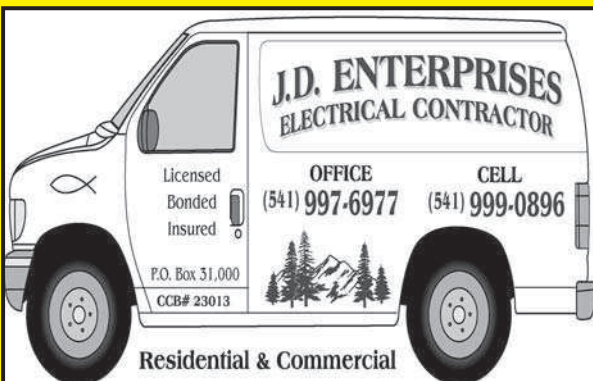
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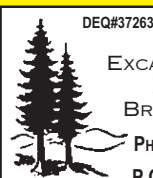
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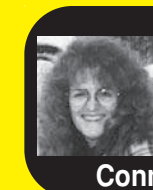
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