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Get into zone 2

Zone 2 is one of the five cardiac heart rate zones, ranging from 1 (gentle warm-up) to 5 (maximum effort). In zone 2, your heart rate is moderately elevated, but you're not out of breath.

Zone 2 exercise is beneficial because it strengthens the heart and lungs. This makes your body more efficient, capable, and energetic. Here's how to get started with zone 2:

- Calculate your zone 2 heart rate range.
 - $220 - \text{age} = \text{MAX heart rate.}$
 - Zone 2 is 60-80% of your max.
 - $\text{MAX heart rate} \times 0.6$ and $0.8 = \text{zone 2 range.}$
- Choose an aerobic activity you enjoy, such as walking, jogging, biking, swimming, or rowing.
- Wear a heart rate monitor and get started.
- Once your heart rate reaches zone 2, adjust your intensity to stay in that range.
- Aim for 30 minutes to 1 hour of zone 2 training several times each week.

Source: National Library of Medicine

Self-care for your brain

Your brain needs care just like any other part of the body. As you age, your brain naturally shrinks, and certain hormones and neurotransmitters decline. It's not uncommon for people to notice changes in their memory, thinking, and other cognitive abilities.

Healthy lifestyle choices can reduce cognitive decline. When you care for your brain, you protect your ability to focus, remember, and learn new things.



YOUR BRAIN NEEDS

A healthy brain relies on a healthy lifestyle:

- Quality nutrients that support brain cells
- Omega 3 fats from fatty fish, nuts, seeds, and plant oils such as flaxseed
- Vitamins D, E, K, and B vitamins from a variety of fruits, vegetables, and sunshine (Vitamin D)
- Minerals such as iron, copper, and magnesium from leafy greens and other plant foods
- 7-9 hours of good quality sleep each night
- Regular exercise and movement to promote blood flow and protect blood pressure
- Time to relax and de-stress
- Regular mental stimulation and challenge

BRAIN DRAINERS

Some unhealthy choices or physical conditions can worsen mental decline over time. Anything that negatively impacts the health of the body affects the health of the brain, such as:

- Smoking and other tobacco and nicotine products, such as chewing tobacco
- Excessive alcohol intake
- High blood pressure
- Being overweight or obese
- Lack of physical activity
- Poor diet, especially processed foods and lots of red meat
- Social isolation and loneliness

BRAIN SELF-CARE

Eating a healthy diet that focuses on plants, getting enough physical activity, and sleeping well is good for every part of your body. But, your brain also benefits from self-care to meet its unique needs. Here are some ideas:

- Meditate to promote calming brain waves
- Learn an instrument to introduce a new skill
- Read daily to expand your knowledge
- Do a crossword or other type of puzzle to challenge your brain
- Pick up a new hobby
- Explore a new place
- Volunteer for a cause you believe in
- Be social and meet new people

Source: National Institute on Aging

Tips to quit smoking

IF YOU'RE
READY TO
QUIT, HERE
ARE SOME
WAYS TO
TAKE THE
FIRST STEPS.



Make a plan

Going cold turkey is rarely successful. Instead, put together a plan that anticipates obstacles and brainstorm solutions.

Practice quitting

Go longer between smokes and try techniques to get through cravings. Find what works and what doesn't.

Talk to a healthcare professional

They may have resources such as helpful tips, referrals, and medications. Working with a counselor increases your chance of success.

Find a safe substitute

Keep your mouth and hands busy with something else. Toothpicks, straws, or cinnamon sticks are safe substitutes.

Be active

Quitting smoking can leave you feeling jittery and irritable. Plan activities that get your body moving to release your jitters.

Stay busy

Plan activities or gatherings with non-smoking friends to keep you distracted in the early days of quitting.



Avalanche your debt

If you carry multiple credit card balances, reducing your debt can feel overwhelming. But there are many techniques to help you tackle your debt. One strategy is to create a debt avalanche.

Here's how it works:

- Make a list of your credit cards, their balances, interest rates, and minimum payments.
- Evaluate your budget to determine how much money you have available to pay toward your debts.
- If you don't have much extra beyond your minimum debt payments, consider ways to bring in extra money to get your avalanche started.
- Identify the credit card with the highest interest rate. This is the one to pay off first.
- Each month pay the minimum balance on ALL your cards.
- Use any extra from your budget to pay more on your highest interest rate card.
- Once that card is paid off, move on to the card with the next highest interest rate while continuing to make minimum payments on all other cards.
- Each time you pay off a card, the amount of extra you can put towards your highest interest rate card goes up, creating a debt-paying avalanche.



- Your avalanche will pick up speed over time until you are credit card debt-free.
- Put away your cards, and don't use credit unless you know you have the money to pay the bill in full.

Source: U.S. Securities and Exchange Commission