Exercise and physical activity are important components at all stages of the lifecycle, from childhood and adolescence through mid-life and older adults. Exercise has many benefits but ultimately plays an important role in the physical and mental health of older adults. Exercise has been associated with preventing or improving health conditions such as heart disease, cancer, reducing high blood pressure, osteoporosis, arthritis, and diabetes. It also makes activities of daily living easier to accomplish, improves longevity and independence, helps with balance, walking, weight loss or maintenance, and may enhance mood and lessen depression.

When you hear the words “physical activity,” it means having an active lifestyle not running a marathon or training for the “Tour de France.” In fact, physical activity may have several interpretations with the ultimate goal of getting you moving! Some examples include gardening, cleaning the house, and walking the dog. All of these are a part of daily life and don’t have to be strenuous. On the other hand, exercise is a planned and repetitive activity, such as walking or running 5 days a week for 45 minutes, taking a stretching class, or attending a tai chi class. At the end of the day, both physical activity and exercise are important to improve your overall physical and mental health and sense of well being.

When first starting out, it’s important to assess your health status to see how much your body can handle. This is a good time to speak with your medical professional to figure out a feasible, safe plan with realistic goals. Even if dealing with a chronic medical problem or disability, exercise can still be part of a healthy lifestyle, and may even improve your condition.

Now it’s time to get motivated! The first thing to do is figure out what is fun for you. If it isn’t enjoyable, you’re not going to want to do it. You can choose activities that focus on endurance (walking, yard work, dancing, swimming, jogging, biking, playing tennis), strength (lifting weights), balance (tai chi, standing on one foot), and flexibility (yoga). These activities improve the health of your organ systems, increase muscle strength, prevent falls, and help you stay flexible. Whatever you choose, just make sure it motivates you to stay active.

After figuring out what you’re going to do, it’s important to develop a plan that will allow you to stick to it. Now you’re motivated and have a goal in mind. The next step is to figure out how to make it happen. It’s always a good idea to have an itinerary or schedule in order to make sure you get it done.

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How healthy is your county? How does it compare to other counties in the state or nation? For the first time ever, health rankings for every county in the U.S. are available online at: www.countyhealthrankings.org.

These ratings are important because where you live, learn, work, and play greatly affect how healthy you are and how long you will live. The rankings are based on 4 key factors that affect health and longevity.

- **Health Behaviors**: Smoking, obesity, alcohol use, and unsafe sex
- **Health Care**: Accessibility and quality of health care
- **Physical Environment**: Air quality, access to healthy foods, and number of liquor stores
- **Social and Economic Environment**: Education level, unemployment rate, income, community safety, and family and social support

These rankings not only tell how your county is doing, but highlight improvements that can be made. These rankings have mobilized community leaders and residents in low ranking counties from many states to work together to improve county health. They have helped those in high ranking counties identify new ways to improve. In New Jersey, local and county health departments and community partners considered the rankings as they created Community Health Improvement Plans. To review your county’s plan, visit nj.gov/health/lh/chip.shtml.

Improving a county’s health is the responsibility of every person living there. That includes community leaders from every realm—government, education, business, faith-based, healthcare—and you. Taking an active role in improving your county’s health can be a part of even the busiest lifestyle. For instance, you and your family could walk more, eat more fruits and vegetables, and choose 1% or fat-free milk. You could lend support to groups working to improve access to healthy foods in your community, such as farmers’ markets and school health policy committees. You also could talk with community leaders and let them know your concerns. What steps will you take to kick the health of your county up a notch?
Rutgers Cooperative Extension’s Small Steps to Health and Wealth™ (SSHW) program is being replicated by Extension educators nationwide. The goal of SSHW is to help Americans take action to simultaneously improve their health and personal finances. The program is built around 25 research-based behavior change strategies. Below is a discussion of two of them: “Step Down to Change” and “Kick it up a Notch.” For additional information about SSHW behavior change strategies, see http://njaes.rutgers.edu.

You’ve probably seen television advertisements for a product that helps people gradually quit smoking. Its advertisements use the words “step down” to indicate that exposure to nicotine is reduced in pre-determined stages. “Stepping down” is also a method to reduce household spending.

To illustrate the “step-down principle,” visualize a staircase. Here’s an example of buying pancakes for breakfast. The most expensive method (top step of the staircase) would be going to a “sit-down” restaurant. The next step down would be to buy the pancakes at a fast food outlet. Go down two more steps on the staircase and you might buy frozen pancakes and pancakes prepared with a dry mix. At the “floor” of the staircase would be the cheapest method still: pancakes prepared “from scratch” (i.e., dry ingredients).

“Stepping down” can also refer to the frequency or amount of a purchase as well as where it is made. For example, you may decide to eat out three times a month instead of five. You’re not completely eliminating what is obviously a pleasurable activity. You’re simply taking steps to reduce the cost. Or you might “step down” by eliminating an appetizer, drink and/or dessert when you eat out. You can also use the step-down principle to reduce calories eaten. For example, gradually step-down from 1 cup of whole milk (149 calories) to 2% milk (122 calories) to 1% milk (102 calories) to skim milk (86 calories).

If you’ve ever watched the Food Network on cable television, you’ve probably seen celebrity chef Emeril Lagasse and heard his famous saying “kick it up a notch!” “Kick it up a notch” is also a strategy to improve your health and increase your wealth. In this case, it doesn’t mean adding more spice to a recipe but, rather, ratcheting up healthy behaviors that you are currently performing in order to make them better. For example, if you currently get 20 minutes of physical activity daily, start exercising for 30 or 40 minutes. If you are saving 3% of your pay in a 401(k) plan, increase your contribution to 4% or 5%.

With the “Step Down To Change” strategy, you gradually reduce unhealthy behaviors such as smoking, high calorie diets, and overspending. With the “Kick it Up a Notch” strategy, you do the exact opposite and take action to gradually increase healthy behaviors such as exercise, saving/investing, and debt reduction. An example is increasing exercise time gradually so you are walking 10,000 steps a day.

Good financial practices can also be kicked up a notch. For example, by contributing more to tax-deferred 401(k), 403(b), and Section 457 plans. The best times to do this are when you receive a raise, or other increase in income, or when household expenses, such as a car loan and childcare end.

Want to improve your health and/or personal finances? Step down to change and kick it up a notch!

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Online Resources for Healthy Families
Joanne Kinsey, MS, CFCS, Family & Community Sciences Educator, Atlantic & Ocean Counties

Today’s families use the Internet to search for health and wellness related information. Searching online can be time consuming. It is useful to have a few key web sites handy to use when beginning a search for information that suits the needs of families who are seeking research-based information about healthy lifestyles. Here is a list of ten valuable websites for all families:

✓ **Alliance for a Healthier Generation** – www.healthiergeneration.org - The Alliance for a Healthier Generation addresses the issue of childhood obesity by providing information and resources for families, schools, and communities.

✓ **American Institute for Cancer Research** – www.aicr.org - AICR seeks to empower families to engage in healthy lifestyle to prevent and survive cancer. Information focuses on eating a healthy diet, physical activity, and maintaining a healthy body weight.

✓ **eXtension’s Families, Food and Fitness Community of Practice** – www.extension.org/familiesfoodfitness - Here is a wealth of information provided by eXtension’s Community of Practice. Links to resources, interactive tools, label & menu reading, and interactive chats are some examples of the materials you will find at this web site.

✓ **Family Health, Centers for Disease Control** – www.cdc.gov/family - The Family Health web site offers several interactive healthy living tips for families of all ages. Look for the seasonal tips for family activities and the Healthy Living Calendar.

✓ **Food and Nutrition Information Center, US Department of Agriculture** – http://fnic.nal.usda.gov - This web site provides numerous topics of interest to consumers such as; dietary guidance food safety, food labeling, diet and disease, weight and obesity, and physical activity.

✓ **Fruits and Veggies-More Matter** – www.fruitsandveggiesmatter.gov - Check this web site when searching for nutritious recipes and information about the nutritional quality of fruits and vegetables. The site helps users determine food portion sizes and provides information about the fruit and vegetable of the month.

✓ **Get Moving Get Healthy New Jersey** – www.getmovinggethealthynj.rutgers.edu - The web pages are loaded with essential wellness information and resources for families and educators. The Walk NJ Point-to-Point program is located here and the virtual walk offers opportunities for families to track their steps through the beautiful Garden State.

✓ **Kids Health from Nemours Foundation** – www.kidshealth.org/kid/ - This website was created for use by parents, kids, and teens. It features kid-friendly colors and graphics to inspire children as they locate information on nutrition and health.

✓ **Let’s Move** – www.letsmove.gov - The Let’s Move initiative, instituted by Michelle Obama, seeks to engage parents, teachers, and community leaders to join together to tackle the challenge of childhood obesity. The web site focuses on healthy choices, healthy schools, physical activity, and access to affordable healthy food.

✓ **MyPyramid** – www.mypyramid.gov - MyPyramid offers a variety of resources for the entire family. Menu planners, games, interactive tools, print materials, and other links help the family understand the food pyramid in relation to healthy lifestyle.
Are you wondering what your family can do to increase their level of physical activity along the shore? New Jersey has 127 miles of ocean coastline and offers an amazing variety of interesting walks. Pack a healthy picnic lunch or dinner, take along some sun block and try these interesting ways to boost your level of physical activity:

Atlantic City Boardwalk
The boardwalk was first built in 1870 and spans 4 miles in length. Take a few extra steps on the pathways that lead to the beach and a chance to dip your toes into the refreshing salt water.

Barnegat Lighthouse State Park
Barnegat Lighthouse, built in 1859, provides spectacular views (hike 217 steps to the top). This area is a great place for fishing for flounder, sea bass, bluefish, and other varieties of local fish.

Cape May
Walk the boardwalk and Victorian streets of Cape May to take a step back in time. The Cape May Lighthouse, constructed in 1858, is at the southern tip of the cape. Look for the Cape May National Wildlife Refuge and Cape May Bird Observatory while visiting the area. Cape May Point State Park is home to hiking trails, beaches, bike tours, and numerous events.

Island Beach State Park
This protected area features more than 3,000 acres of barrier island ecosystems. Here you can explore miles of protected dunes, a great way to walk off those extra calories!

Long Branch
Long Branch has served as a vacation spot since the 1700’s and for several US Presidents. There is the Seven President’s oceanfront 38-acre park where you can swim, play volleyball, fish, or walk along the beach.

Margate
How about a 2-mile walk or jog along the beach at Margate? For extra steps, climb Lucy the Elephant, a 65-foot tall pachyderm. Lucy is a 127 year old sculpture known as ‘America’s Oldest Roadside Attraction’ and National Historic Monument.

Ocean Grove
Have you ever walked through the Victorian town of Ocean Grove? Pick up maps for two walking trails, African American and Woman’s Heritage. Along the way you can gaze at the stunning ocean or walk along the boardwalk.

Sandy Hook
Sandy Hook is part of the Gateway National Recreation Area. With beaches on both the ocean and the bay, you will find people swimming, fishing, surfing, wind surfing, rollerblading, jogging, and bicycling. Birdwatchers will check out the NJ Audubon Society’s Sandy Hook Bird Observatory, where 300 species of birds live. For history buffs, discover the U.S. Army’s first proving ground for testing new weapons and two Nike missile sites. The Sandy Hook Lighthouse, the oldest operating lighthouse in America, is located here.

Spring Lake
Are you ready to walk a 2-mile beach at Spring Lake? The Victorian village has a long history as a resort town and has a boardwalk if you prefer a sand-free walk with the family. The lake is spring fed that is stocked with trout which makes it a popular fishing spot.

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Tips for Traveling on a Budget This Summer

With the days getting longer and the weather getting warmer, you’re probably itching to take a break from your routine. Whether you’re looking to plan a week-long vacation or just slip away for the weekend, planning a fun getaway doesn’t have to put you in the poorhouse. Use these tips from the Federal Citizen Information Center to save money when you travel:

Opt for less cushy digs. While you might enjoy the service at a fancy hotel, you’ll certainly pay extra for all the perks. Vacation rentals can be a more affordable option. Also, rental houses or condos often come equipped with a kitchen, so you can cook your own meals rather than paying for restaurant food several times a day. Here are some tips for travelers looking to save money with a vacation rental:

• **Start Planning Now.** Rental properties in popular locations get snatched up quickly so start your search early before all of the best properties are booked.

• **Do your Homework.** If you plan on enlisting the help of a business, such as a third-party Web site or professional service, to connect you with a renter, always check them out with BBB first at bbb.org.

• **Manage Your Expectations.** A home rental is not a hotel so you can’t necessarily expect the same level of professionalism, cleanliness or modernization. Some companies will guarantee that the property meets your expectations. If a guarantee isn’t being offered, consider travel insurance.

• **Take a Virtual Tour.** Sometimes the pictures and descriptions of the property posted by the renter can be deceiving. Research the property on your own online and take a virtual tour of the surrounding area using Google Maps Street View. Don’t be tentative about asking plenty of questions about the property.

• **Get it all in Writing.** Make sure that all of the verbal agreements are included in the rental contract including details on the deposit, rules on pets, refunds, and what is included in the cost of the rental such as utilities, internet, etc.

• **Use a Secure Form of Payment.** Do not send money until you’ve signed the rental agreement and never pay via money wire, such as through MoneyGram or Western Union. When possible, use a credit card which can provide some amount of consumer protection.

• **Vacation Rentals by Owner.** Take extra precautions when renting from an individual, particularly for international rentals. If possible, get references from previous renters and double-check the location of the property to avoid getting stuck in international waters.


If you’re a thrill-seeker, check local (or not-so-local) amusement parks for discounts. Because of the economy, some amusement parks are offering cheaper tickets or other discount packages to encourage visitors.

**Explore the National Parks.** They offer a budget-friendly way to get your family outdoors. Hike on the trails or teach your kids some history. The National Park Service website lets you search for parks by state or by the activity you want to do.
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America the Beautiful – National Parks and Federal Recreational Lands Pass
Senior Pass. - Cost $10

This is a lifetime pass for U.S. citizens or permanent residents age 62 or over. The pass provides access to, and use of, Federal recreation sites that charge an Entrance or Standard Amenity.

The pass admits the pass holder and passengers in a non-commercial vehicle at per vehicle fee areas and pass holder + 3 adults, not to exceed 4 adults, at per person fee areas (children under 16 are admitted free). The pass can only be obtained in person at the park.
http://www.nps.gov/findapark/index.htm

Find the cheapest gas. Even if you’re only taking short day trips, you don’t want to spend a ton of money filling your tank. Use the links on Fueleconomy.gov to find the lowest gas prices in your area and around the country.
http://www.fueleconomy.gov/feg/gasprices/

Before you hit the road, check USA.gov’s travel page for the latest travel advisories and safety information. With these tips from the Federal Citizen Information Center, you can have a fun and safe time without spending a fortune.

This information is provided to you by the The Federal Citizen Information Center which connects people with government benefits, services and information through its family of websites, including Pueblo.gsa.gov, USA.gov, GobiernoUSA.gov and ConsumerAction.gov; by phone at 1 (800) FED-INFO (that’s 1 (800) 333-4636) and with publications by mail from Pueblo, Colorado. FCIC is part of the U.S. General Services Administration’s Office of Citizen Services.

Get Moving Get Healthy Along the Jersey Shore
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Stone Harbor
Stone Harbor, with a charming small town feel, is a great place to take the family. Check out the Wetlands Institute and Museum to learn about local bird watching and sea life. While there, check out the Stone Harbor Bird Sanctuary or talk a long walk on the beach and stop for a healthy picnic lunch along the way.

Wildwood
How about a walk along the 38-block boardwalk in Wildwood? It features beautiful beaches that stretch across five miles and four towns and are perfect for a family day and picnic.

For additional information visit www.visitnj.org
your goals. A plan should include: the activity, what time of day, how often and for how long you did the activity. Using a daily log to document the activities and exercise will be a useful way to keep track of your progress.

If you need some assistance getting started, here are some strategies to help get you moving: designate specific times a few days a week to exercise, try doing it periodically throughout the day for shorter amounts of time, ask a friend to join you, join a gym and take part in a variety of workout classes with different starting levels, take the stairs instead of the elevator, do some gardening or extra housework, take up a sports hobby (i.e. tennis, swimming, basketball).

With all of these options, you are certainly bound to find something that suits your ability, schedule, and interests. Good luck and remember to get moving each day to stay healthy!