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Working Smart: 4–Easy Ways to Get Fit, Faster!

By Laura Turner

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Let's face it, getting and staying in shape can be a costly investment. And, if you're not careful, its greatest cost is the one commodity you could use the most of: time (keeping monetary costs in check is another volume, entirely). Yet, even many seasoned exercisers often have difficulty changing their bodies with regular workouts. And worse, many think the more hours spent training heavily, the better the result. Not true! Often this break–neck pace leads only to fatigue, burnout, and injury.

What most people also may not realize, there are several, easy ways to redistribute your time and create `smarter' workouts. These common sense, turbo–chargers cost little or no money, will help change your body in a positive way, and all without giving up a lot of time.

Here, I've given you four simple strategies that can help you turbo charge your workout (and your body), too:

Warm Up and Cool Down Sufficiently. In short: take 10. Strive to take 10 minutes before heavy exercise to get blood flowing with light aerobic activity (walking, or a series of slow arm and leg circles) to get the large muscle groups moving and prevent injury. At the end of your workout, try to opt for 10 minutes of light stretching, aiming at the major muscle groups: arms, back, chest, and legs. This will help re–absorb lactic acid (metabolic waste that builds up during exercise and can lead to soreness).

Drink More Water. Just eight–8oz. glasses of water per day will carry away waste and toxins from your body. It will also help keep you cool during exercise and replace the fluids lost during your workout (you will usually lose 1 liter per 1–hour workout).

Get Adequate Rest. The body requires a sufficient amount of sleep for rest and tissue repair (usually around 7–8 hours per night for the healthy person). Sleep also provides the body time to lower levels of bacteria in the body. It actually stimulates the immune system! If you can't get your eight hours, try to take a quick 10–20 minute power nap sometime during the day.

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Go Easy on the Starchy Carbs. Try to "balance" starchy carbs (cereals, breads, white potatoes, rice) with protein and veggie alternatives.

My own personal case study: Even though I'd been exercising for years, I couldn't shake the extra 10 pounds I'd gained in college. I exercised for about an hour every day rotating my routine between cardio and resistance training. Did I need to exercise more? I wondered. Maybe, but I couldn't fit another hour into the day. So, I took a good look at my diet. What I found was, every day I was loading up with starchy carbs! Lots of cereal and toast. Lots of potatoes and white rice. Resolve: Just by balancing my meals with egg whites, sweet potatoes, green leafy veggies, and lean meats, I lost what remained.

If you could use a Jump–start in you workout or haven't seen changes in awhile, these four ideas are well worth your consideration. Plus, just by changing one small thing, you could make quite a

difference in your shape. It will add a new element of vigor to your workout! So, reap the big rewards of these small changes, they will pay dividends on your investment.

Laura Turner, Certified Personal Trainer has developed a series of health fitness and nutrition tips available at

In 21 days you can create healthy new you, let her show you

how! Subscribe to her free newsletter *Fitness Focus* Send a blank email to:

*Plus get her free report: 7 Steps to a High Performance

Body*

Debt Consolidation Lenders - Getting Help With A Debt Consolidation Service

By Carrie Reeder

When you seem to be drowning in debt, turning to debt consolidation can help you get back on solid financial ground. By reducing your interest rates and making your monthly payments more manageable, you can eliminate your debt faster. You will also have additional breathing room in your monthly budget.

Benefits Of Debt Consolidation

Not only does debt consolidation reduce paperwork hassles, it also saves you money. With lower rates on your debt, you have the choice of reducing your debt faster or spending the extra money in other needed areas.

Refinancing your debt also gives you the option to select more favorable loan terms. So you may

decide to extend your loan period to further reduce your monthly payment. Or you may want to shorten your loan schedule to get out of debt faster. It is up to you.

Number Of Financing Options

Depending on your finances, you have a number of ways to consolidate your debt. For the cheapest loan, use your home equity. With your equity securing your financing, you get approved for some of the lowest rates and can qualify for tax deductions.

If a home equity loan isn't an option, consider applying for a personal loan. Rates will usually be five to ten points less than credit card rates. There are more limits with a personal loan, such as caps at \$25,000 and maximum five year loan periods.

Other option is to transfer credit card debt to a new account. Usually when you open a new credit card, you qualify for especially good deals on balance transfers. In some cases, you don't have to pay any interest. This can give you a chance to really cut your principal.

Be A Smart Credit Shopper

Make sure you get the best deal on financing by being a smart credit shopper. Look at recommended financing companies and ask about loan quotes. Compare these with other offers before signing any contract.

Debt consolidation helps you make your money go farther and get out of debt sooner. Make it part of your larger financial goals to get on track.

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