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Most people, especially starting out, work too hard and then don't enjoy exercise because of the feeling of breathlessness. Benefits of exercise are believed to accrue at much lower levels of exertion than most people think.

Preparing for an exercise program:

The first thing you need to do is determine your maximum heart rate (MHR). The best way is a treadmill stress test. Subtract your age from 220 to find out your MHR. After finding your MHR, you can customize your workout.

Exercise for weight loss is your goal, you should exercise longer in the "fat-burning zone." That kicks in at 60% to 70% of your MHR.

Exercise for improving fitness: The aerobic zone in which endurance is gained starts at 70% to 80%. The anaerobic or performance zone, in which strength and speed are acquired, begins at 80%.

Duration of Exercise: At least 20 minutes at desired rate 3 times a week.

Heart rate monitors are widely available through sporting goods, bicycle and fitness-supply shops. Prices range from \$100 to over \$300, depending on features. At the minimum, an HRM should have a visual or audio alarm that indicates reaching or exiting your intended zone. Better models have multiple alarms. The most basic HRM displays heart rate, while some include watch functions and a stopwatch. Most can be used while swimming. "An HRM is like a tachometer on a car: It tells you how hard the engine is working."