



NEWSLETTER

Housing Commission of Anne Arundel County

"HOUSING CHOICES AND AFFORDABLE COMMUNITIES"

www.hcaac.com

GET MOVING!



Just get going! Have you been meaning to get into shape this summer, or want to try to make some healthy changes in your life? Start today by beginning a walking routine.

What's not to like about walking? It's free, it's easy to do and there's no question that walking is good for you.

Walking improves circulation. It helps to ward off heart disease, increases your heart rate, lowers your blood pressure and strengthens your heart. Women who walk 30 minutes a day reduce their risk of stroke by 20 percent.

Walking lowers risk of fractures. A study of postmenopausal women found that 30 minutes of walking each day reduced their risk of hip fractures by 40 percent.

Walking as an exercise may lead to a longer life. Recent research says those who exercise regularly in their 50s and 60s are 35 percent less likely to die over the next eight years than their non-walking counterparts. That number shoots up to 45 percent less likely for those who have underlying health conditions.

Walking supports joints. It tones muscles that in turn support the joints; especially the leg and abdominal muscles, and even arm muscles if you pump your arms as you walk. Walking may also stop the loss of bone mass for people with osteoporosis. Although ex-

tra body weight adds pressure to your joints, a walking program could strengthen your muscles to better carry additional weight while helping to trim away unwanted pounds and eliminate pressure; a two-for-one benefit.

Beginner walking workout:

- To start, walk 10 minutes, at least three to five days a week.
- Maintain good posture to avoid putting unnecessary strain on joints.
- Swing arms freely, step gently and avoid locking the knee joints.
- Stay close to home or in an area with benches to stop and rest, in case you become fatigued.

After one week, add five minutes to your walk, and keep adding five minute increments weekly. Continue your progression by walking more frequently and increasingly longer at a faster pace.

Power-walking workout:

- Warm up at a slow to moderate pace for 5 minutes.
- Increase to a moderate to fast pace, using short, quick steps, without locking the knees.
- Use a heel-to-toe motion.
- Bend your arms roughly 90 degrees, with fists loosely closed, and pump them back and forth.
- Cool down at the end with a slow walk.

Lowered blood pressure, less joint pressure, a decreased risk of stroke and an opportunity to keep excess

weight at bay not enough to get you walking? How about a better night's sleep, decreased stress, a better memory and less depression?

While walking boasts a number of physical benefits, it also can give the brain a mental boost as well. Some examples of the emotional benefits of exercise:

Walking lowers Alzheimer's risk. A recent study found that men between the ages of 71 and 93 who walked more than a quarter of a mile per day had half the incidence of dementia and Alzheimer's disease, compared to those who walked less.

Walking improves sleep. Research shows people who took one hour morning walks, were more likely to relieve insomnia than people who did not walk.

Besides the mental benefits of walking, it also serves as a form of meditation. An outdoor stroll can help erase a bad day as you start to focus on the surrounding environment. It also provides a great opportunity to connect with your children and/or neighbors by spending time with them and talking about their day.



So grab your walking shoes and take a stroll around your property today. You'll be glad you did!

*A note from Diana Flynn,
Pinewood Village Property Manager*

COMMUNITY SAFETY SPOTLIGHT

TONI JORDON
COMMUNITY SAFETY COORDINATOR

BANNED, BARRED AND BEWILDERED

Our resident's guests are expected to conduct themselves appropriately and are subject to being banned from the property if they can't. Any visitor, relative, friend, etc., involved in

criminal activity, or any other behavior that interferes with other resident's peaceful enjoyment of their accommodations, could find them self on the Commission's *Banned Persons List*. Individuals are normally banned for an initial period of five (5) years and are prohibited from entering onto ALL Commission properties, including the Administrative Offices and

Housing Opportunities Offices.

Section VIII of your lease agreement, (*Tenant's Obligations*), says that you, "...shall not allow visitation or provide accommodation to banned individuals..." Violation of this section could subject you to *immediate termination of your lease!* It is your responsibility to check the banned list periodically.

The *Banned Person's List* is updated each month and the latest copy is available in the Management Office at each community. If you're unsure about someone being on the *Banned Person's List*, please see your Community Safety Coordinator or Property Manager BEFORE you allow them into your home.

CASEWORKERS CORNER

STEPHANIE HNIDA
CHSP COORDINATOR/CASEWORKER PWE

LIVE WITHIN YOUR MEANS

In today's economic crunch, it is time for all of us to start living within our means. In order to get your finances under control, this is a good time to sit down and make a budget. By making a budget, you'll be able to calculate how much is coming in, going out, and be able to cut back. Often times, you would be surprised to see even the smallest of purchases can add up!

The first step in making a budget is to figure out in what area you are spending the most money. For example, it could be your rent/mortgage, utilities, or food costs. Then in descending order list other expenses. It's important to review past bills to refresh your memory on how you have paid throughout the year. Once you have sorted out

your bills you can focus in on reducing your biggest expenses and wastes.

Here are some tips when making your budget:

Try to think of your entire expenses for the upcoming year. Including your daily cup of coffee. Leaving out a daily \$3.00 cup of coffee, adds up to \$1,095.00 annually.

Remember to budget in emergency and long term savings accounts. You never know when unaccounted items will pop up, like new tires for your car or medical expenses.

If you don't know how much to budget for minor items, such as stamps, gas, or coffee. Try recording all your expenses for two weeks to get a better idea. You would be amazed about how much you are really spending!

The 3 most common reasons people over spend are:

Shopping out of boredom. It may be a good idea to stay out of stores unless you are shopping for budgeted essentials, especially those individuals with financial difficulties. Even bargain shopping can be dangerous to your budget since the more bargains you find the more money you spend. If you find yourself shopping out of boredom, it's important to develop an inexpensive hobby or maybe do some volunteer work to keep yourself busy.

Poor Recording Keeping. Most people who don't keep track of their spending are usually spending much more than they realize. Keep a journal or a notepad and write down everything you purchase. Then evaluate areas where you can use your money more effectively or on a better investment.

Never Learned How to Manage Money.

It's never too late to learn new techniques or tips in changing your spending habits. Go on on-line, visit your local library, or see your Human Services Caseworker for resources. In addition, it's important for parents to teach their children how to budget and save their money towards long term goals. An allowance is a great way for children and teenagers to practice managing money and making wise spending choices when the risks are small. Giving your children access to credit cards and an unlimited supply of money does not prepare them to manage their own finances as adults.



Remember "Money is only a tool. It will take you wherever you wish, but it will not replace you as the driver" -Ayn Rand.

IMPORTANT NUMBERS www.hcaac.com

Section 8, Mainstream Housing, H.O.P.W.A. & Caseworkers.....410-222-6205

Facilities Management Office (Maintenance Request).....410-553-9675

IMPORTANT COUNTY TELEPHONE NUMBERS FOR SENIORS					
County Information	410-222-7000	Social Services	410-421-8500	Taxi Program	410-222-4222
Department of Aging	410-222-4464	Weekday Nutrition	410-222-6240	Transportation	410-222-4826
Partners In Care	410-544-4800	Pascal Senior Center	410-222-6680	Meals on Wheels	410-431-5257