

Fitness a healthy habit

United Press International
CHICAGO — More than half of American youths are not as fit as they should be and only one-third of adults exercise enough, fitness expert Charles B. Corbin says.

To help boost the statistics, a breakfast cereal manufacturer has introduced a national fitness program called Family in Training. Corbin is its coordinator.

In a 16-page free booklet, Nabisco Brands Inc. offers guidelines for good eating habits, family-oriented physical exercises and family games such as bike hikes, jump rope and aerobics. A log helps chart the family's progress.

"You can get people to exercise with a positive attitude," says Corbin, an Arizona State University physical education professor.

"Exercise is for you, no matter who you are, no matter how skilled you are," he said.

"You can find some form of exercise that you can do for your own health and fitness and that you will enjoy for the rest of your life. That's the key to it."

Corbin said exercise often is associated with punishment — children doing pushups when their team loses or running laps for being the slowest.

Some people begin exercising because a doctor tells them to, or to improve their appearance, especially women.

"But they don't enjoy it," Corbin said. "That doesn't

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teach the positive aspect of fitness.

"Here's a way that you can take a lot of people who think exercise isn't for them and put it together in a non-competitive way. You can make it fun and you can help a lot of people."

Parents often say: "I need to spend more time with my kids because they're growing

up so fast."
"It's a time when families can be together in a positive way where we're doing things that we all enjoy," Corbin said. "Sometimes the only time a family gets together is in a time of crisis or when somebody's in trouble."

The FIT program stresses family rather than individual scores.

Corbin said studies of fitness among American youth show they should be getting better but aren't. "Many times, adolescents score poorer on fitness tests than even younger kids."

Teenagers develop other interests and drop out of physical activity. Budget cutbacks often reduce physical education programs. Television and video games eat into leisure time.

"The main reason people say they don't — or won't — exercise is because they don't have the time."

If people could have one wish, it would be "good health for me and my family," he said. "But when it comes to following up with it, they go after the buck or something

else and they really violate the thing they say they value most."

In 1980, 60 percent of adults said they exercised on a regular basis, compared with 24 percent in 1960, Corbin said.

"It's a significant change. A lot of people are taking the medicine, but they're not taking the right dose. A part of it is ignorance."

"There's ample evidence that people who do regular exercises in the correct dosage report that they feel better, they sleep better and all of those positive psychological things."

The FIT booklet recommends exercise at least three times a week for periods of at least 15 minutes and intense enough to "make the heart beat faster than normal, make the muscles work harder than normal and stretch the muscles longer than normal. Too little won't do the job and too much can be dangerous."

Jogging, walking, bicycling and swimming are so popular because they are non-critical activities, Corbin said.

Inquire about benefits before depositing money

United Press International
NEW YORK — A foreign correspondent on leave after almost two years in Beirut couldn't believe his eyes when he visited his New York bank.

"I feel like Rip Van Winkle," he said. "When I left, my choice was six-month CDs, passbook accounts or money market funds. Now the window of my bank is plastered with signs offering all kinds of accounts and yields. What gives?"

Banks and thrifts, with an advertising blitz and high introductory rates, attracted tens of billions of dollars in a matter of weeks after interest rates were deregulated late last year.

"Before that consumers had been willing to give up the comfort and security of a bank for higher rates offered by money market mutual funds," said Robert Heady, publisher of Miami-based Bank Rate Monitor, which tracks bank money market deposit accounts.

Now the battle for consumer money is being waged on the basis of interest rates alone. To their credit, banks have been adjusting their insured account

rates to yields on money market funds. But advertised yields may overstate the return to the customer under certain circumstances.

"It definitely pays to shop before you buy," Heady said. "We have found wide variations in actual rates among several institutions in the same market on the same day."

Here is a list of questions consumers can ask when considering an MMDA:

- What is the minimum required deposit? Legally banks and S&L's can pay whatever rate they wish on balances of \$2,500 or more but many are setting a higher minimum. If balances fall below the minimum, rates automatically revert to the passbook rate and some pay no interest at all. In addition, some institutions are charging a substantial monthly fee for below-minimum balances.

- What are the fees? In addition to the below-minimum balance fees, some institutions charge if the account is closed within certain times — as much as \$5. "Nickel-and-dime" fees that cut into yields: 15 or 25

cents for each check or automatic teller transaction and, in case, \$1 if visits to a live window exceed two a month.

- How long is the rate guaranteed? Some are subject to change without notice while others are guaranteed for a month.

- How is the minimum balance figured? Some banks passbook rate for an entire month if your balance drops low minimum for one. Others won't drop the rate less the monthly average balance is below minimum.

- How do you compound interest? Only \$2,500 invested at 8 percent — computed for a day year as many banks do — would amount to \$2,735 compounded daily; \$2,720 compounded weekly; \$2,715 compounded monthly; \$2,725 with simple interest. A big difference but it adds up.

- What other benefits get? Some banks offer checking or Visa, MasterCard travelers checks and orders without fees along with discounts on safe deposits

Sex change improves walleye fish

United Press International
ST. PAUL, Minn. — The experts say they may be able to improve walleye fishing by changing the males into females.

First they have to change all the fry in the rearing ponds from girls to boys, partly by changing the water temperature. They use these males to fertilize the eggs, producing all females. Those female fish are stocked in lakes for anglers to catch in a few years.

Like most fish, female walleyes grow bigger. They are the trophies that fishermen seek each spring when the season opens in mid-May.

By changing the sex of fish, the unique sex reversal can produce bigger fish and restore Minnesota's reputation as the premier place to catch walleyes.

On a typical weekend about 2 million anglers — virtually half the population of Minnesota — leave their factories, desks or farms to toss a baited hook in the water, hoping to lure an unwary walleye. Another 300,000 people come from nearby states to drop a line in Minnesota's 10,000 lakes.

Many go home with less than their six-fish limit. Frequently they only land small fish and as a result some fishermen have driven to Lake Michigan or to the Missouri River.

Joe Alexander, commissioner of the Department of Natural Resources, says the walleyes caught today aren't much different in size than they were at the turn of the century.

To prove it, he had an 1896 newspaper photo reprinted, showing stringers of fish, many of them walleyes, perch and northern pike. Alexander said the largest fish are suckers.

Now, he says, there are more fishermen putting pressure on the lakes. The slow-growing walleyes do not have a chance to get big.

Enter the Minnesota Legislature. Lawmakers have proposed a \$2.50 increase in the fishing license to improve fish habitat and research. A portion of the money may go to studies on changing the sex of fish to make them grow larger.

Jack Wingate, director of fisheries research, said the majority of walleyes reared in fish hatcheries have turned out to be male fish, which seldom get longer than 15 or 16 inches. The larger, fatter females become the trophies that anglers seek for their creel.

Sex reversal to produce larger fish can be done by simply changing the water temperature in a fish hatchery, he said.

"If the water temperature rises real fast, it seems to select the gene-type that says the fish should be a female, but they will develop as a male. We take this male and cross him back to a regular female. Every egg produced should be female."


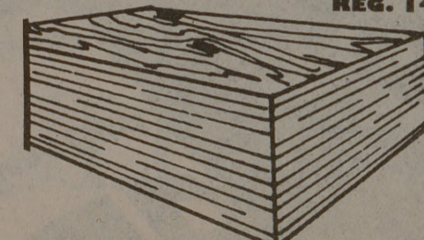

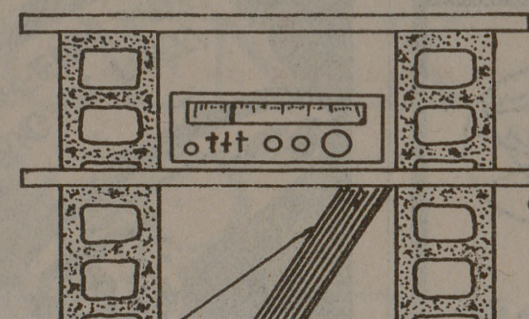




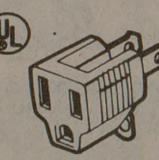
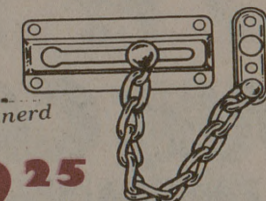

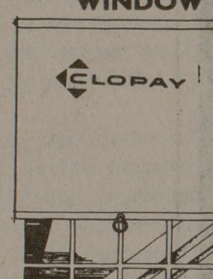

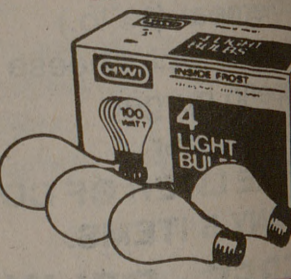
Wingate said anglers will have to wait three to five years before a large number of these bigger females show up on their stringers.

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