

WHY HEART RATE MONITORS

If you entered this section, you are trying to lose or manage your weight. You probably already know that the key to weight management is the combination of eating and exercising right. Many people fall short when planning an exercise program because they just don't know what to do and how hard to exercise. These sections were created to help you develop an effective exercise program.

To understand how an HRM can help you, we established the **Polar 3 Point Message:**

1. In order to reach your fitness goals, you need to exercise at the right intensity.
2. Heart rate is the only accurate measurement of your intensity or your exertion level.
3. A Polar HRM is the easiest and most accurate way to continuously measure your heart rate.

It's a tool that will help pace you. If you exercise too hard, you will most likely quit before you get the real benefit. We have all seen the person that gets on the treadmill, cranks it up to 8% grade and 8 mph, runs full out for 2 minutes, and gets off. **ALL THEY DID WAS WASTE TWO MINUTES OF THEIR TIME!**

Your goal should be 30 minutes. After 20 minutes, you will start burning more calories. Your body needs time to warm up. It's like lifting weights. The first 10 reps you do are like a warm-up, and the last 2 are the ones that really give you the benefit. How do you get to 30 minutes? By pacing yourself.

On the other hand, there are people that exercise very leisurely and wonder why they can't lose any weight. If you workout too slow, you don't get the exercise benefit.

If you're very new to the concept of heart rate, you might be wondering **WHAT'S AN HRM.** It consists of a watch worn on your wrist, and a transmitter that you comfortably wear against your skin and around your chest. The transmitter picks up the signals of your heart, and sends them wirelessly to the watch you wear on your wrist. It's that simple. No wires, no taking your pulse and doing a multiplication equation. Just look at your wrist and it's there. **AND THE KEY, IT'S DISPLAYED CONTINUOUSLY.** The continuous display is what makes it effective. It's there guiding you during your whole workout.

Here's how it works

There are specific Target Zones (TZ) that help to guide you to the right intensity. A TZ is a high and low heart rate range that is based on a percentage of your maximum heart rate. Using a formula based on your age, you can figure out your maximum heart rate. You then take percentages of that to get your Target Zones.

Key Target Zones for Weight Loss

60-70% of max HR	weight loss and building endurance
70-80% " " "	weight management and improving cardiovascular fitness
80%+	interval workouts

Example:

Elaine is 45 years old and she wants to lose weight. She exercises three days a week, sometimes for 10 minutes, sometimes for 20 minutes and she's not sure how hard to exert herself.

*Her estimated max heart rate is $220 - (\text{age}) 45 = 175$

The recommended target zone is 60-70 %

60% of 175=105

70% of 175=123

Elaine should walk three days a week for at least 30 minutes and keep her heart rate between 105 and 123 for effective weight loss. IT'S THAT SIMPLE!

Polar OwnFeatures™

Our M-Series products have some exclusive features that listen to your body and then help guide you to an effective workout. The OwnZone™ feature will automatically establish your effective Target Zone for that day's exercise during a brief warm-up period. It's a great alternative to the formula calculations explained above.

The OwnCal™ feature will track your calories burned more accurately because it calculates consumption right from your body by using your heart rate. The almost all of the other calorie functions you see on watches or equipment are based on formulas. To see this, just step off your treadmill while it is still going and watch the calories continue to accumulate while you stand still.

WHY HEART RATE MONITORS

Exercise equipment has advanced tremendously over the last decade. Today you can run on your treadmill at home, and then slide it under your bed. At the gym, you can choose a program that will all but exercise for you. But, while there are smarter machines, there are still more people not reaching their exercise goals. Why? Because they were never taught how to exercise correctly.

The 'no pain, no gain" theory is alive and well in most gyms and households today. People believe that they have to go all out to get the best workout possible. What happens then is the majority of people quit because exercise is too hard. Does that sound like you?

Maybe you have stuck it out, but just can't seem to get those last few pounds off. And it's not from lack of effort. You put your time in at the gym or on your home exercise equipment. But are you sure that you're exercising according to what your goals are? If not, a heart rate monitor may be just the key to get you the results you're looking for.

To understand how an HRM can help you, we established the **Polar 3 Point Message:**

1. In order to reach your fitness goals, you need to exercise at the right intensity.
2. Heart rate is the only accurate measurement of your intensity or your exertion level.
3. A Polar HRM is the easiest and most accurate way to continuously measure your heart rate.

A heart rate monitor is a tool that will help pace you. If you exercise too hard, you will most likely quit before you get the real benefit. We have all seen the person who gets on the treadmill, cranks it up to 8% grade and 8 mph, runs full out for 2 minutes, and gets off. ALL THEY DID WAS WASTE TWO MINUTES OF THEIR TIME!

On the other hand, there are people who exercise very leisurely and wonder why they can't lose any weight. If you workout too slowly, you won't get the exercise benefit either.

That's where the HRM comes in. It paces you during your workout. It's like having a personal trainer that tells you to slow down or speed up. It also helps you diversify your workout and integrate different activities so you don't get bored. Right now, how would you know that you're getting a similar workout from a treadmill, a weight circuit or jumping rope? You probably really can't tell. It's not how you feel, or how much you are perspiring. Your heart rate can tell you. With a heart rate monitor you can ensure that you're working out at the right intensity, no matter what activity you choose. Run on a treadmill, jump rope, in-line skate, go for a hike...these can all be parts of an effective exercise program because now you can tell what kind of workout you're getting. The HRM makes that possible.

If you are new to exercise, it can be daunting to walk into the gym and figure out what to do. You get on a piece of equipment and it's asking you for level, speed, incline. How do you know what's right? All you have to do is figure out your 60-70% Target Zone, program it into your heart rate monitor, start the equipment and go. You can elevate the level, speed, whatever....just make sure whatever you are doing, your heart rate stays in that zone. It takes the guesswork out of exercise and gives you the confidence to know that you're doing it right.

If you're very new to the concept of heart rate training, you might be wondering **WHAT'S AN HRM**. It consists of a watch worn on your wrist, and a transmitter that you comfortably wear against your skin and around your chest. The transmitter picks up the signals of your heart, and sends them wirelessly to the watch you wear on your wrist. It's that simple. No wires, no stopping to take your pulse and doing a multiplication equation. Just look at your wrist and it's there. **AND THE KEY, IT'S DISPLAYED CONTINUOUSLY**. The continuous display is what makes it effective. It's there guiding you during your whole workout.

Your home equipment, or the cardio machine that you use at the gym, may already have Polar technology built into it. That means that all you have to do is wear a Polar transmitter and the machine can track your heart rate during your exercise. There are even machines that are heart rate controlled and will adjust the speed based on your own heart rate. Look for the Polar logo on these machines and start getting a more effective workout.

Here's how you can integrate an HRM into your exercise program

There are specific Target Zones (TZ) that help guide you to the right intensity. A TZ is a high and low heart rate range that is based on a percentage of your maximum heart rate. You can use a formula based on your age, you can figure out your maximum heart rate. You then take percentages of that to get your Target Zones.

Another option is the **OwnZone™** feature that is built into our M-Series products. During a brief warm-up, these models will automatically establish your 65-85% target zone for that day based on your body's fitness. If you are doing a longer workout, stay in the lower end of that range. If you are looking for a shorter, more intense workout, just stay in the upper half of that zone. It's that simple! There is also an **OwnCal™** feature that will allow you to accurately track the calories that you burn.

Key Target Zones

60-70% of max HR	Good for weight loss, building endurance or recovery
70-80% " " "	Good for improving cardiovascular fitness
80%+ " " "	Interval workouts

Example:

Gerry is 45 years old, wants to lose weight, and exercises three days a week, sometimes for 10 minutes, sometimes for 20 minutes and is just not sure how hard to go.

*Her estimated max heart rate is $220 - (\text{age}) 45 = 175$

The recommended target zone is 60-70 %

60% of 175=105

70% of 175=123

Gerry's target zone is 105-123

Gerry should exercise three days a week for at least 30 minutes and keep her heart rate between 105 and 123 for effective weight loss. IT'S THAT SIMPLE!

If you are trying to improve your overall fitness, you need to vary your workouts. Your body is smart and adapts to routine. If you follow the same program, and have so for a while, you may have hit a plateau. Variety is the key here. Approach your workouts like an athlete does. They focus on different workouts on different days. Have an endurance day when you go longer at an easier pace than you usually do (60-70% TZ). Do a tempo workout another day staying below 80%. Do an interval workout like hill repeats, or speed intervals where you pick up the speed for 1 minute, rest for three minutes and repeat it again. These are the kinds of workouts that will help get you over the hump. Approach your workouts like an athlete, preparing yourself the most effective way that you can.

You can even track improvements beyond getting on a scale. Look for lowered resting heart rate as a key indicator. For a more effective measure, the Polar M61 and M91 will perform a fitness test while you are sitting in a chair - **OwnIndex™** feature. You can establish your baseline fitness, then take monthly tests with the M61 and easily track your improvements.

Get Started

Once you have selected the Polar model that's right for you, it's time to integrate it into your program. Familiarize yourself with the operation of the HRM. Like anything technical, it may seem a little complicated at first, but you'll get more comfortable with each use. Read the manual, or if you have any questions, call our Customer Service line at 800-227-1314.

Let's get started!

Step 1

Determine Your Personal Target Zones

If you have an M-Series unit, just follow the instructions. Start out with a warm-up to find your **OwnZone™** for that day. Once you found it, start your exercise program.

If you do not have an M-Series unit, read on to establish your zones.

Key Target Zones

60-70% of max hr	weight loss, building endurance
70-80% " " "	weight management, improving cardio fitness
80%+	interval workouts

Now use one of the following formulas

Option 1 Age-based formula

220 minus your age (A) = estimated max hr (HRMx)

To find your target zones

MHR X .60=() MHR X .70=() **TZ1**

MHR X .70=() MHR X .80=() **TZ2**

MHR X .80=() **TZ3**

You now have your three personal target zones

Option 2 Karvonen formula

This formula uses your age and fitness level to determine your target zones. It is a more personalized number and recommended for people who are experienced exercisers.

First, you must take your heart rate for three mornings in a row before getting up from bed. Once you have those numbers, take the average of the sum:

Morning 1# + Morning 2# + Morning 3# = (X)

(X) divided by 3 = Morning Resting HR (MRHR)

This is the single best indicator of your state of fitness. Once you have this number established as a baseline, you can use it to understand more about yourself than you can imagine. Take it again every once in a while, at least once every two weeks.

As your fitness improves, you will most likely see that number going down.

If you see an elevated number, it could mean one or more of the following:

- You did not recover from a hard workout the day before
- You need more rest
- Your body has begun fighting off an oncoming illness

Now use your resting heart rate number as follows:

220 minus your age (A)= estimated max hr (HRMx)

HRMx minus MRHR= (C)

Now find your personal target zones:

(C) X .60 = (D) D + MRHR = () 60% limit number

(C) X .70 = (E) E + MRHR = () 70% limit number

Example:

Mark is 40 years old and his morning resting hr is 58.

$$220 \text{ minus } 40 = 180$$

$$180 \text{ minus } 58 = 122$$

$$122 \times .60 = 73.2 \quad 73 + 58 = 131$$

$$122 \times .70 = 85.4 \quad 85 + 58 = 143$$

His 60-70% Target Zone would be 131-143

Option 3 OwnZone™ Feature

If you own one of the M-Series models, just follow the instructions on how to go through a warm-up and it will find it for you automatically. Once you have it, start your exercise. If you are looking for a lower intensity workout, stay in the lower half of the zone. If you seek higher intensity, keep it in the upper half. It's that easy.

Step 2**Create a program using your Target Zones**

Just starting out a program, try to work up to at least three workouts a week for 30 minutes in your 60-70% target zone. **Time and intensity are the keys.** If you can go longer, you will only benefit more.

Exercise Tip: You can burn almost twice as many calories by exercising twice a week for 1 hour, as you would exercising 5 times for 30 minutes. (*The Pocket Personal Trainer by Eric Harr*)

If you're in good cardio shape, or you have reached a plateau and can't seem to lose any more weight, variety is the key. Try different activities. Your body will adapt to your exercise if you do the same thing over and over. Now that you have an HRM and know your Target Zones, you can use any activity to get a workout. Just let your HRM guide you.

Sample Week's Workout:

Monday Exercise for 45 minutes to 1 hour at 60-70 %

Wednesday Do an interval workout. This is a training method used by top athletes, but you can benefit by it to. Whatever your activity, you can do an interval workout.

First, warm-up for 10 minutes at 60%. Then pick up the pace or the intensity until you reach your 80% level. This could mean increasing the speed or level on the treadmill, or increase the level on the stationary bike, or just walk or run a little faster. But bring it up gradually. Do this for 30 seconds. Then slow down and get your heart rate down to 60%.

Stay there for a couple of minutes, and then repeat the same effort. This is called an interval. Start with three or four of these. Each week add one more interval. After you can do six of these, increase the interval to 45 seconds. Don't forget to cool-down at the end of your workout for at least 5 minutes.

Friday Warm-up for 10 minutes in the 60-70% zone. Exercise at a pace that puts you in your 70-80% zone for 15-25 minutes (Tempo Workout). Cool-down for 5-10 minutes getting your heart rate down to 60%.

Weekend Try another activity using your HRM. Try skating or hiking, and have fun.

There are many different heart rate-based exercise programs available on the Internet or in books. In the Polar Store you will find the Precision series booklets that can help you create an effective program. Try the sample workouts above, or find one that works for you.

The key is variety. Use your heart rate monitor and different activities to create a fun, effective program. This will ensure that you won't get bored, your body will not adapt to a routine, and you'll reach that goal you're working towards. Let your heart guide you to success.

GOOD LUCK!

If you are just starting to exercise, or are trying to take your exercise to the next level, you should check with your doctor to make sure that it is safe for you to do so.