



EXERCISE RECOMMENDATION:

(Listing indemnity bond, legal formalities prior to conducting fitness programmed for various categories of client).

INTRODUCTION

Physical activity is a behavior. Like most behavior, it displays a wide range of variability between males and females, across age groups and in different ethnic groups. This section presents the descriptive epidemiology of physical activity levels using the most recently available representative population data from several countries. Physical activity levels decline across the life span and evidence from non-human studies suggests that in addition social and psychological factors, biological mechanisms may play a role.

Physical activity is anything that makes to move the body and burn calories. This includes things like climbing stairs or playing sports. Aerobic exercises benefit the heart, and include walking, jogging, swimming or biking. Strength and stretching exercises are best for overall stamina and flexibility.

EXERCISE RECOMMENDATION

The guidelines recommend the types and amounts of physical activity that has to be done by children, adults, older adults, and other groups of people. The guidelines also provide the tips for how to fit physical activity into the daily life. Thus, guidelines for the recommendation of exercises to different age group are discussed below.

Guidelines for Children and Youth

The guidelines advise that:

- Children and youth are advised to do 60 minutes or more of physical activity every day.
- Most physical activity should be moderate-intensity aerobic activity. For examples walking, running, skipping, playing on the playground, playing basketball, and biking.
- Vigorous-intensity aerobic activity should be included at least 3 days a week. For examples running, doing jumping jacks, and fast swimming.
- Muscle-strengthening activities should be included at least 3 days a week. For examples playing on playground equipment, playing tug-of-war, and doing pushups and pull-ups.
- Bone-strengthening activities should be included at least 3 days a week. For example Examples hopping, skipping, jumping jacks, playing volleyball, and working with resistance bands.

Guidelines for Adults

The guidelines advice that:

- Some physical activity is better than none. Inactive adults should gradually increase their level of activity.
- For major health benefits, it is advice to do at least 150 minutes (2 hours and 30 minutes) of moderate-intensity aerobic activity or 75 minutes (1 hour and 15 minutes) of vigorous-intensity aerobic activity each week.
- For more health benefits, 300 minutes (5 hours) of moderate-intensity aerobic activity or 150 minutes (2 hours and 30 minutes) of vigorous-intensity activity can be recommended for each week.
- When doing aerobic activity, it should complete at least for 10 minutes at a time. Spread the activity throughout the week. Muscle-strengthening activities that are moderate or vigorous intensity should be included 2 or more days a week. These activities should work all of the major muscle groups (legs, hips, back, chest, abdomen, shoulders, and arms). For

example lifting weights, working with resistance bands, and doing sit-ups and pushups, yoga, and heavy gardening.

Guidelines for Women during Pregnancy and post Delivery

The guidelines advise that:

- Consult doctor for safest and effective physical activities which can be done during pregnancy and after delivery.
- If a pregnant woman is not active in physical activities then it is advice to do the activity for at least 150 minutes (2 hours and 30 minutes) of moderate-intensity aerobic activity each week. If possible, it can continue round the week.
- As long as the woman is healthy and active, this activity can be continued and timely consultation of the doctor is necessary for the activity level throughout the pregnancy.
- After the completion of first 3 months of pregnancy, it is not recommended to do the exercises that involve lying on the back.
- Pregnant woman should not do activities in which she might fall or hurt herself.

Exercise for Overall Cardiovascular Health

The following exercise pattern can be recommended for the improvement of the overall cardiovascular health of a person.

1. Perform at least 30 minutes of moderate-intensity aerobic activity for 5 days for a total of 150 minutes per week.
2. Perform at least 25 minutes of vigorous aerobic activity for 3 days per week for a total of 75 minutes; or a combination of moderate- and vigorous-intensity aerobic activity.
3. High-intensity muscle-strengthening activity for at least 2 days per week is also advisable for additional health benefits.

LISTING INDEMNITY BOND

An indemnity bond is a bond that is intended to reimburse the holder for any actual or claimed loss caused by the issuer's conduct or another person's conduct. An

indemnity bond acts as coverage for loss of an obligee when a principal fails to perform according to the standards agreed upon between the obligee and the principal. During the time of foreclosure, if the house is sold to pay off the loan and there is negative equity, then the indemnity bond pays the difference.

INDEMNITY BONDS MAY INCLUDE THE FOLLOWING:

1. Lost, stolen and destroyed stock certificates.
2. Lost, stolen and destroyed bonds.
3. Lost, stolen and destroyed certified or bank checks.
4. Lost, stolen and destroyed co-operative apartment certificates.
5. Lost, stolen and destroyed promissory notes.

Further, under-writing of this bond will consider the circumstances of the loss, period of time it has been missing, to whom it is payable, and financial capabilities of the check or certificate owner among other criteria.

Miscellaneous Bonds

Miscellaneous Bonds include more bond types than can possibly be listed here.

Some key bonds are:

1. Liquor Bonds.
2. License and Permit Bonds.
3. Public Official Bonds.
4. Professional Fundraiser Bonds.
5. Utility Bonds.

The Underwriting of these bonds tend to be term bonds, which means they are cancellable. The integrity and reputation of the applicant as well as financial background is examined in these matters.

LEGAL FORMALITIES PRIOR TO CONDUCTING FITNESS PROGRAMME FOR VARIOUS CATEGORIES OF CLIENT

Formality and legal formality

Formality means a small point of practice that, though apparently insignificant, must generally be observed to achieve a particular legal result. Legal formality is the legal obligation which is to be performed or fulfill by each and every organization. By performing legal formality a unique image of organization is created in

the mind of employees and other stake holders. It is often refers to bureaucratic processes which are relevant to the fields of law and law enforcement. They are used to ensure compliance by officers of the law, and also to deliver an equal service and protection nationwide and across jurisdictions generally.

Conducting Fitness Programme

There are a lot of advantages that one can enjoy from starting a health and fitness center as a business. Because many people are so health-conscious that they want to do anything just to lose weight. The first order of importance that would need to address in setting up a startup health and fitness club is to procure the equipment. This is central to the operation of a health and fitness club.

Licenses and Registrations

A fitness and health club is required to acquire a license first before they go into operation. It is also required to register the business name with the appropriate government agency to make sure that the name does not conflict with any other established health and fitness club in and outside the area.

Steps for Fitness Program

Starting a fitness program may be one of the best things that can do for the health. Physical activity can reduce the risk of chronic disease, improve the balance and coordination, help to reduce weight and even improve the sleep habits and self-esteem. Following are some of the important points for starting fitness programmes.

1. To assess the fitness level
2. To design the fitness program
3. To assemble the equipment
4. To get started
5. To monitor the progress

1. To assess the fitness level

A very important and mandatory thing is to have some idea of how fit the clients are. But assessing and recording baseline fitness scores can give the benchmarks against which to measure the progress. To assess the aerobic and muscular fitness, flexibility, and body composition, we have to consider the following recording:

- Pulse rate before and immediately after walking 1 mile (1.6 kilometers).

- Duration to walk 1 mile or 400 meters, or how long it takes to run 1.5 miles (2.41 kilometers).
- Count the half sit-ups, standard pushups or modified pushups.
- How far he/she can reach forward while seated on the floor with the legs in front of the body.
- The waist circumference and
- The body mass index

2. To design the fitness program

While designing the fitness program, keep the following points in mind:

- Consider the fitness goals.
- Create a balanced routine.
- Start low and progress slowly.
- Build activity into the daily routine..
- Plan to include different activities.
- Allow time for recovery.
- Put it on paper.

3. To assemble the equipment

Start with the athletic shoes. Be sure to pick shoes designed for the activity that have in mind. For example, running shoes are lighter in weight than cross-training shoes, which are more supportive. If you are planning to invest in exercise equipment, choose something that is practical, enjoyable and easy to use.

4. To get started

In order to start the fitness program, keep the following tips in mind:

- **Start slowly and build up gradually.**

Give plenty of time to warm up and cool down with easy walking or gentle stretching. Then speed up to a pace that can continue for five to 10 minutes without getting overly tired. As the stamina improves, gradually increase the amount of time for exercise. Work the way up to 30 to 60 minutes of exercise most days of the week.

- **Break up.**

It is not necessary to do all the exercise at one time, so we can weave in activity throughout the day. Shorter but more-frequent sessions have aerobic benefits, too. Exercising in 10-minute sessions three times a day may fit into the schedule better than a single 30-minute session.

➤ **Be creative.**

Maybe the workout routine includes various activities, such as walking, bicycling or rowing. But do not stop there. Take a weekend hike and find activities that can enjoy adding the fitness routine.

➤ **Listen to the body.**

If feeling of pain, shortness of breath, dizziness or nausea, is being witness then immediately take a break.

➤ **Be flexible.**

If you are not feeling good, give yourself permission to take a day or two off.

5. To Monitor the progress

Evaluate the personal fitness assessment six weeks after the start of the program and then again every few months so that we can see the requirement to increase/decrease the amount of time for exercise in order to continue for improving. By monitoring, it can also be observed that whether the exercise programme as well as the load of the exercises is going in the right direction to meet the fitness goals.

CONCLUSION

Physical activity is anything that makes to move the body and burn calories. This includes things like climbing stairs or playing sports. Aerobic exercises benefit the heart, and include walking, jogging, swimming or biking. Strength and stretching exercises are best for overall stamina and flexibility. The guidelines recommend the types and amounts of physical activity that has to be done by children, adults, older adults, and other groups of people. The guidelines also provide the tips for how to fit physical activity into the daily life. While an indemnity bond is a bond that is intended to reimburse the holder for any actual or claimed loss caused by the issuer's conduct or another person's conduct.

