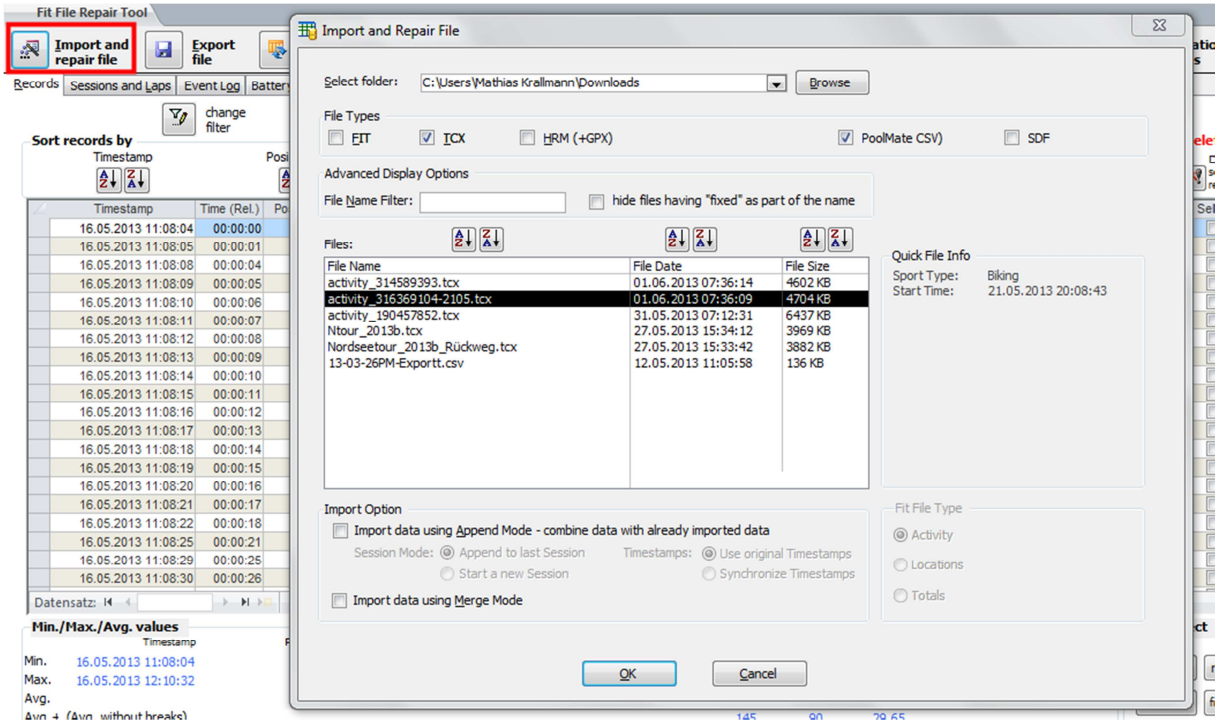
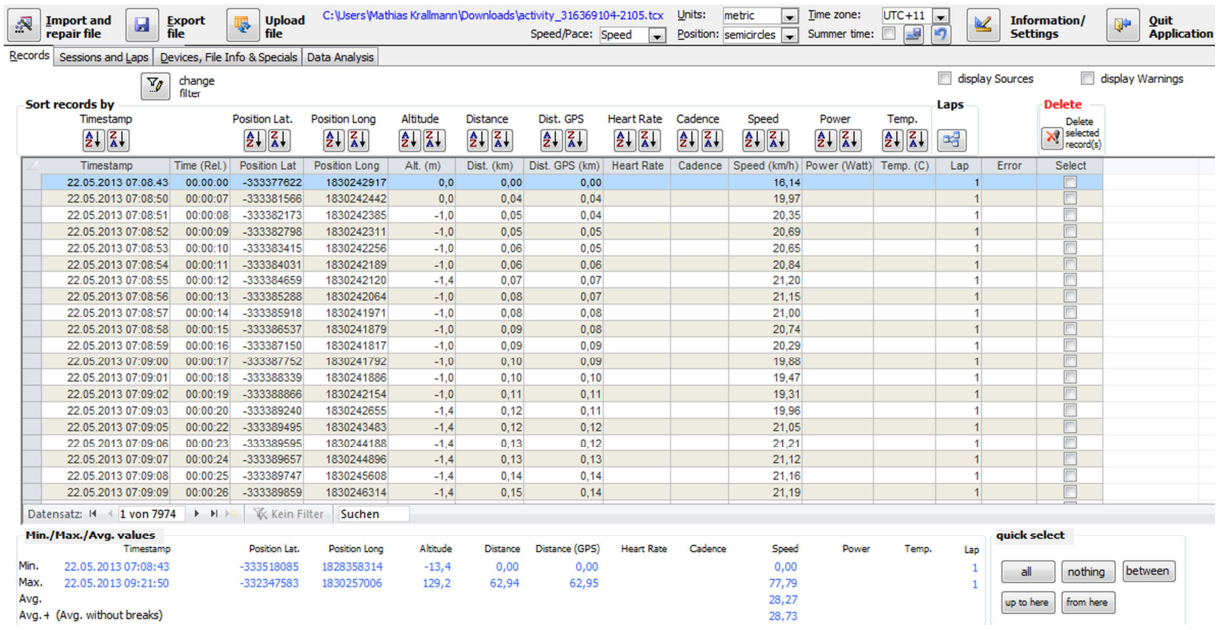
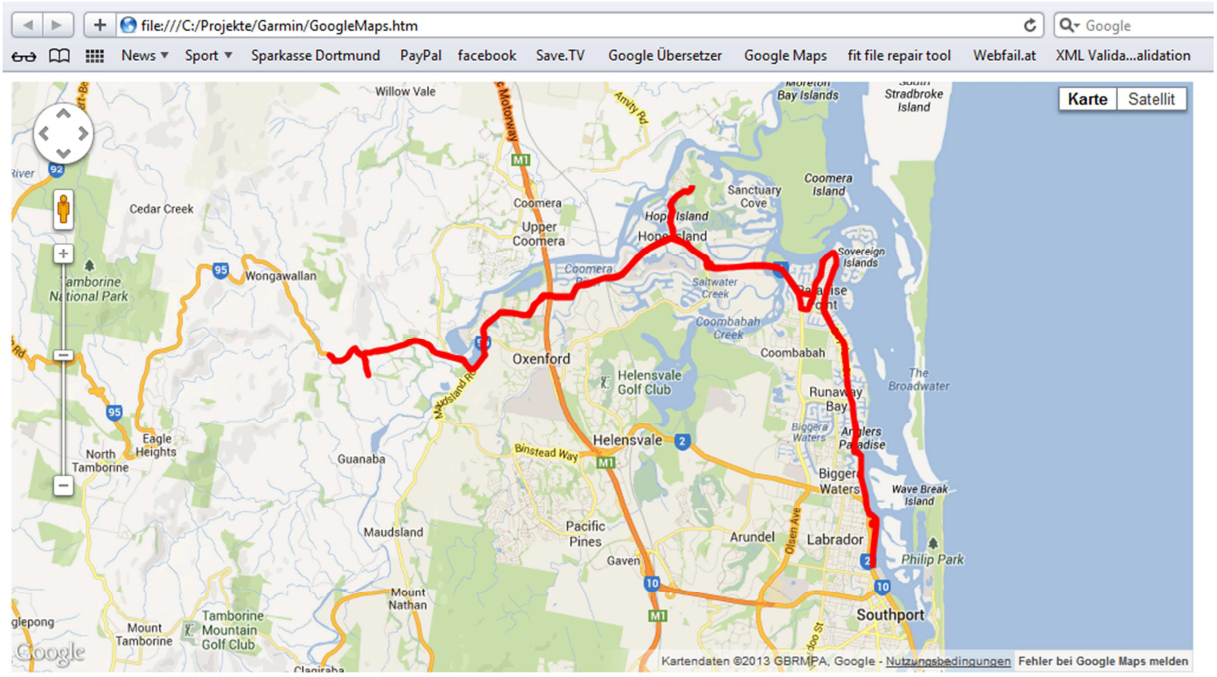
Step 1: Load the Garmin file (fit or tcx)



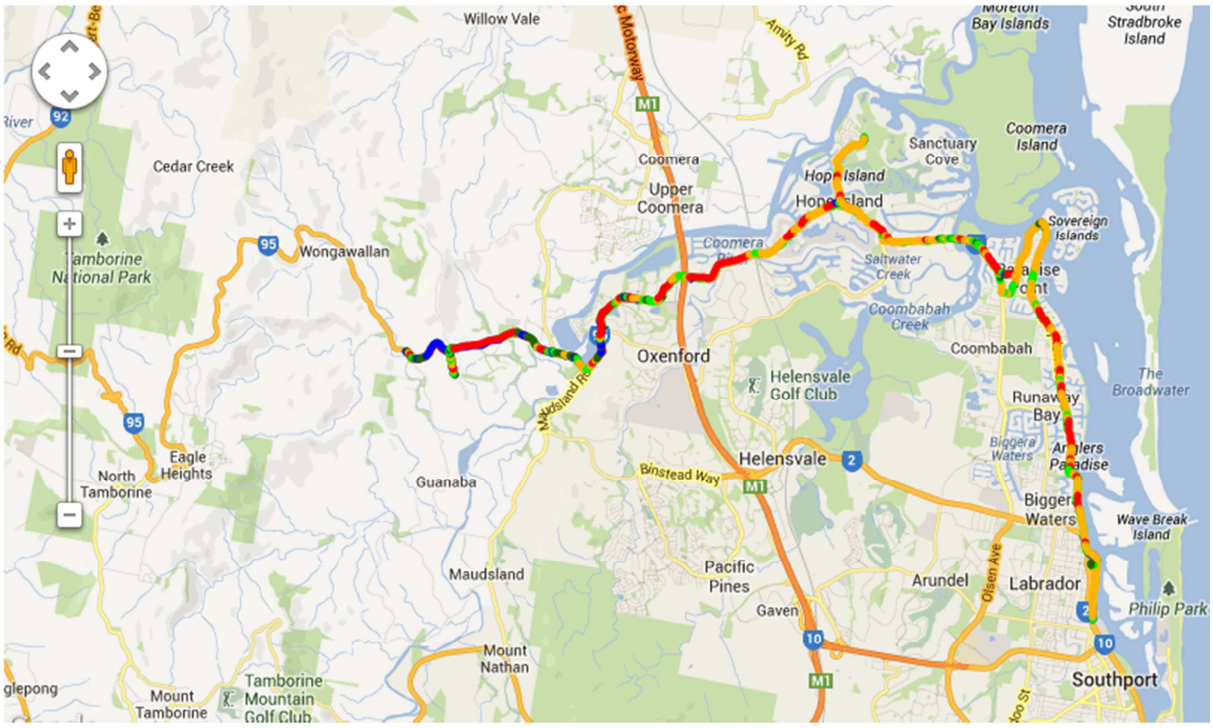
Result of Step 1:



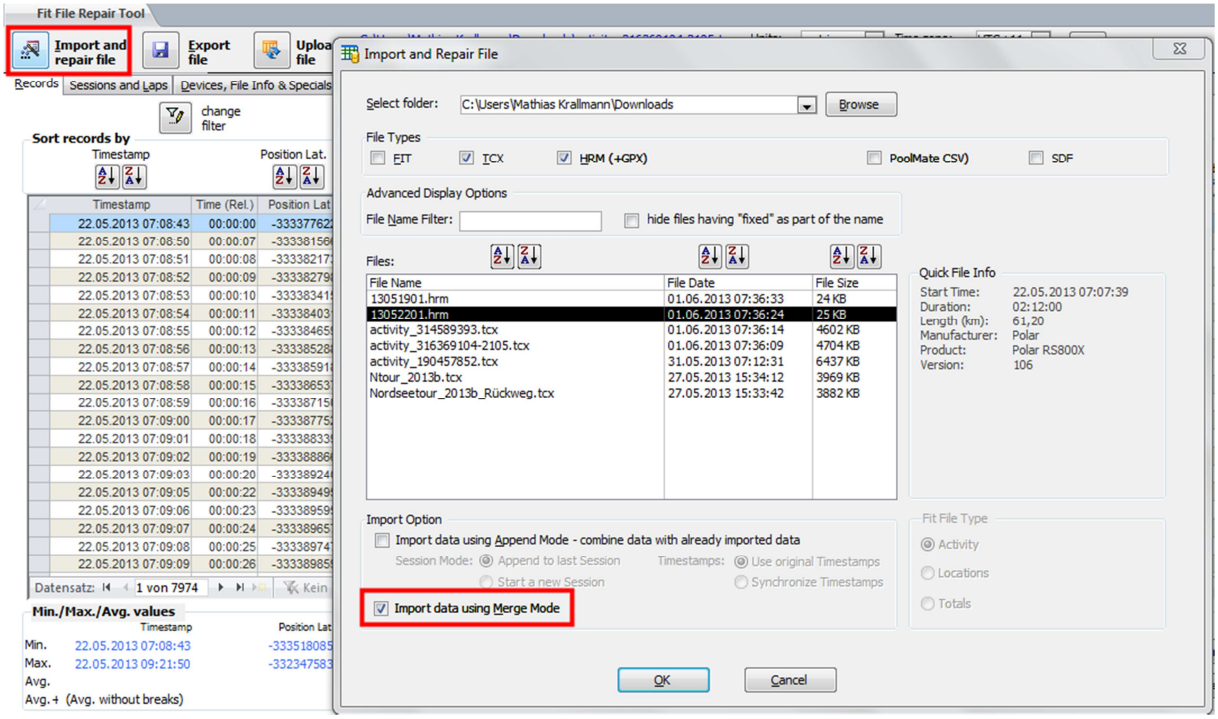
Google Maps:

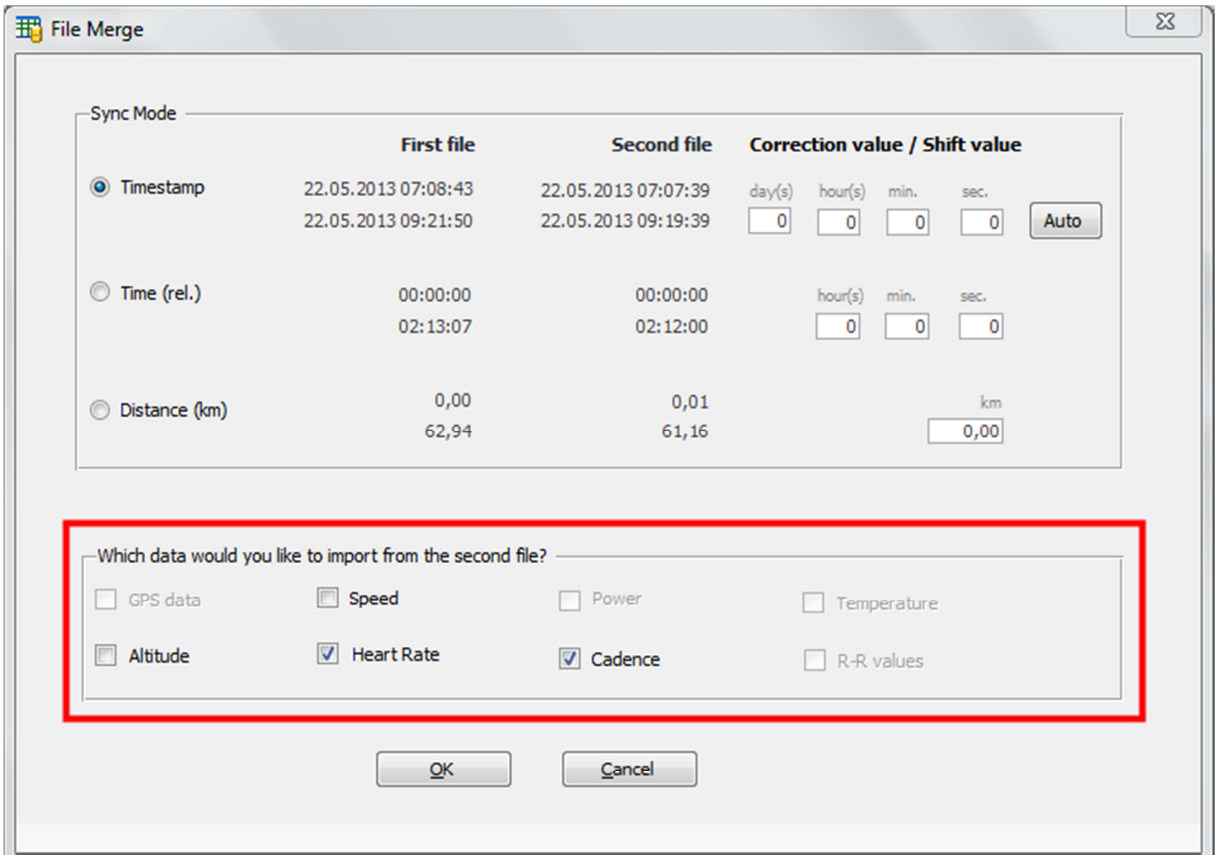


Google Maps with color illustrating the speed zones:

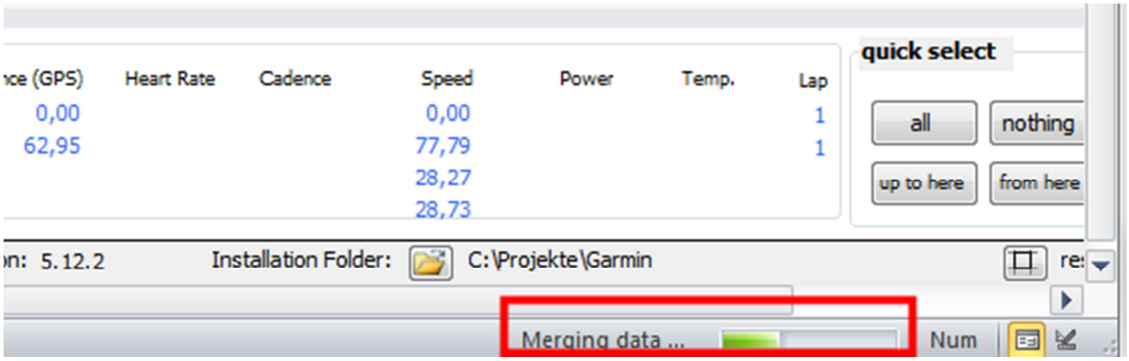


Step 2: merging the hrm file:

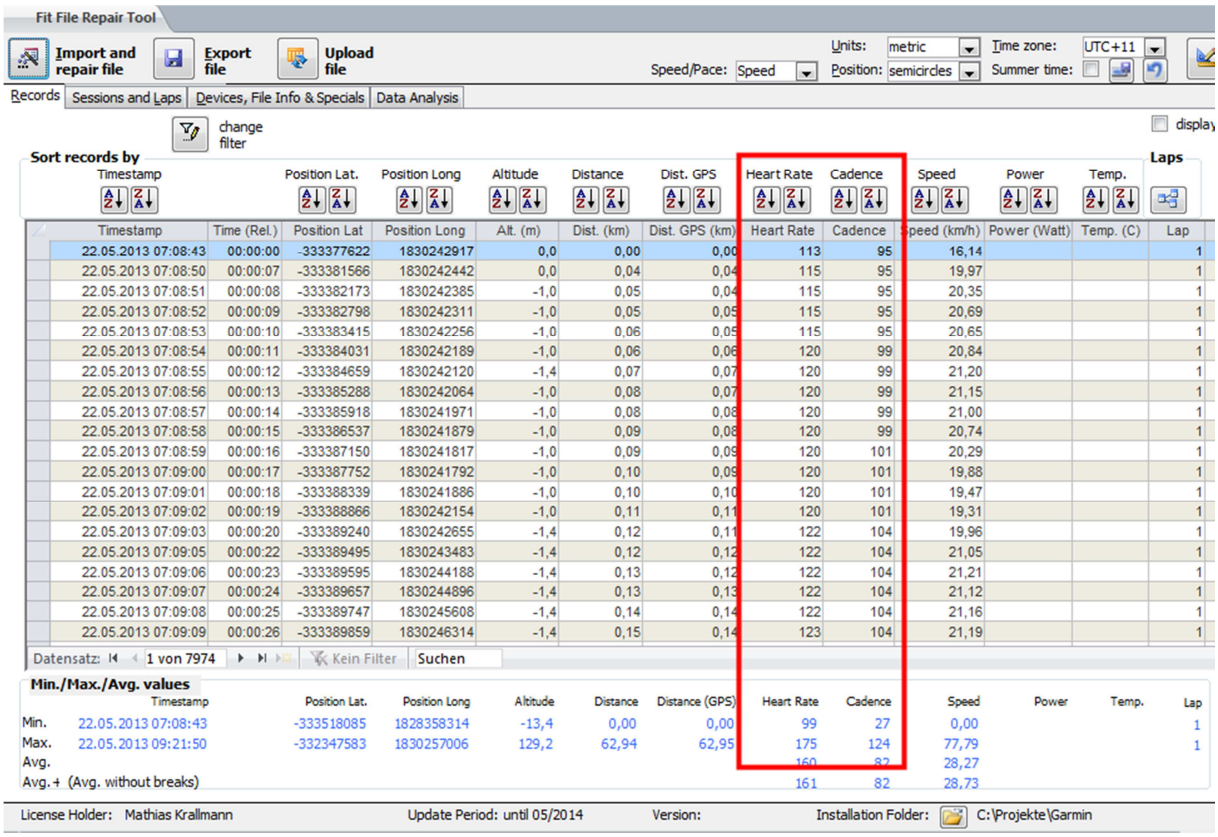
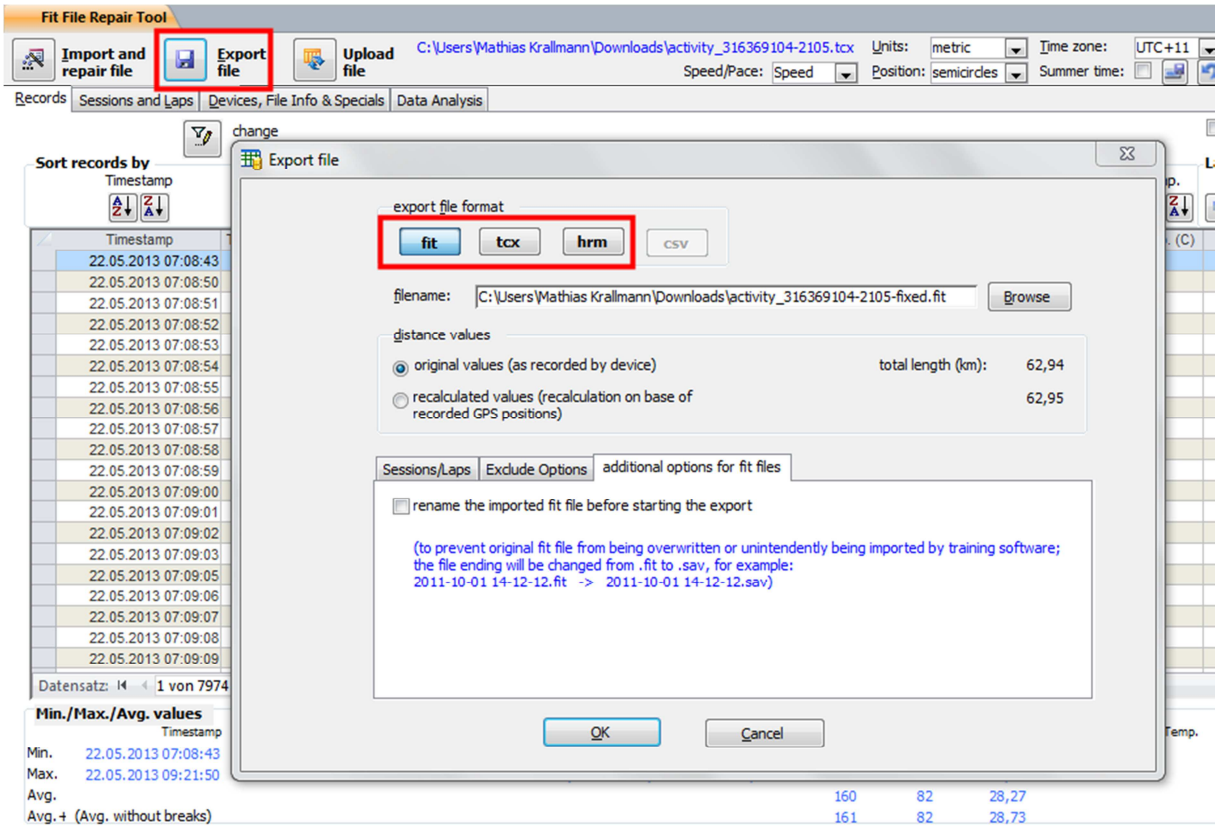




Process takes about a minute …



This is the result of the merging process:



Step 3: export (as fit, tcx or hrm file):