

SENIOR LIFESTYLES

A full-page photograph of a smiling senior couple walking hand-in-hand on a dirt path in a park. The man is on the left, wearing a quilted jacket, a striped scarf, and orange gloves. The woman is on the right, wearing a beige coat, a long orange and pink scarf, and brown gloves. They are both smiling and looking towards the camera. The background is filled with trees with yellow and orange autumn leaves.

- **Water aerobics popular at YMCA**

- **Senior Services offers tai chi**

PLUS: Tips on travel, dating, finances and second careers

Fall 2023
A Special Supplement to

The Stanly News & Press



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SENIOR LIFESTYLES

Water aerobics among Y's most popular programs

By Toby Thorpe
for the SNAP

A pool full of senior adults in shoulder-deep water, stretching, bobbing and bouncing to upbeat 1970s and '80s hits is a typical weekday morning scene at the Stanly County Family YMCA.

The scene on this Tuesday morning consists of 28 adults in the ABC (Aquatics Body Conditioning) class in the YMCA's warm pool. Similar numbers are found in other aquatic fitness classes, all of which are offered on weekday mornings.

"These classes are ex-

tremely popular," says Stanly Family YMCA Executive Director George Crooker, adding that evening classes were once offered but discontinued during the Covid-19 pandemic.

They may be restored "early next year," he said, because of demand.

And it's not just "splashing to the oldies" that draws participants in.

"It's as much a social event as it is an exercise class," Crooker added.

While YMCA literature describes the classes as targeted toward "active older adults," all ages are wel-

come.

"We've had as many as 50 participants in a class before," said Crooker.

Instructor Kim Bowers, a Norwood native with more than 30 years experience teaching water aerobics, de-

■ See **WATER**, 5C



The YMCA offers many programs for seniors, including the water aerobics class shown above. (Photo by TOBY THORPE)

SENIOR LIFESTYLES

■ WATER

continued from page 4C

scribes the class as “the best and safest workout here.”

Safety is indeed a priority, as the class is held in a pool with a maximum five-foot depth. All class exercises are “head above water,” a lifeguard is on duty during the class and participants use “water dumbbells,” which are made from foam and plastic, and float in the water while creating resistance during exercise.

Participants come from all backgrounds, and include some married couples, including Linda and Dennis Layton of Norwood.

“I’ve been in the class since I retired,” said Linda, “and it’s wonderful...it’s a good workout without the impact of traditional exercise.”

“The warm water is good therapy for the joints when you’re dealing with arthritis,” added Dennis, who has had both hip and knee replacement surgery.

Other participants described the class with positive enthusiasm.

“I love it,” said Terri Peck, a retired educator with Stanly County Schools, with Amy McHale, who

makes the drive from Uwharrie Point twice a week to attend, echoing her sentiments.

“It’s a great class and a great group,” she said.

Stanly County YMCA Water Fitness classes include:

- **Joints In Motion:** Instructors will guide participants through a low impact warm water workout. Exercises are aimed at improving joint range of motion and reducing joint stiffness and pain. Great class for beginners, participants with back pain, arthritis or recovering from surgery.

- **ABC (Aquatic Body Conditioning):** 45-minute cardiovascular workout performed in the shallow end of the pool. Designed for all levels.

“It’s a good workout without the impact of traditional exercise.”

— Linda Layton

- **AquaFIT:** A shallow water workout in the warm pool. Class incorporates a variety of equipment designed to increase your heart rate and tone muscles.

- **Water Wake Up:** 45 minutes of intense aerobic exercise in the deep water using flotation belts.

- **Aqua Flex And Tone:** A warm

water class involving broad movements of the arms, legs and torso.

Go to <https://www.stanlyymca.org> or call the Stanly Family YMCA (704-982-1916) for schedules and additional information.

Toby Thorpe is a freelance writer for The Stanly News & Press.

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SENIOR LIFESTYLES

Tips to help seniors travel safely

Travel was once a key component of the picture working professionals created of their ideal retirements.

While the COVID-19 pandemic put many retirement travel plans on hold in recent years, jetting off to distant locales is once again on retirees' radars.

A 2022 survey from AARP found that individuals 50 and over were poised to not only get back on the road, but also spend significantly more money on travel. Prior to the pandemic, Americans 50 and over spent \$7,314 annually on travel, according to data from AARP. By spring 2022, individuals in that same age bracket indicated a readiness to spend \$8,369 on travel.

Eagerness to get back on the road, in the air or on the high seas could make it easy to overlook some principles of safe travel. However, such an oversight could lead to complications that could make it hard to enjoy time away from home. The following tips can reduce the likelihood that seniors encounter trouble while traveling.

- Determine if any health issues are affecting your de-

sired destinations. The Centers for Disease Control and Prevention has a website devoted to travel vaccines ([cdc.gov/travel/page/travel-vaccines](https://www.cdc.gov/travel/page/travel-vaccines)), and that page can be an invaluable resource for individuals planning a vacation.

What's more, the CDC even provides a specific list of destinations and the latest travel health notices for each of those nations. That list — accessible at [cdc.gov/travel/destinations/list](https://www.cdc.gov/travel/destinations/list) — can help seniors determine if there are any health-related safety issues in countries they hope to visit.

- Speak to your physician. A pre-trip consultation with a physician can uncover any issues that might arise while you're away. Such issues may be easily managed for domestic travelers who are not planning to visit any especially remote locations, but they will not necessarily be as easily navigated when traveling overseas.

Physicians can recommend certain vaccinations or measures to ensure your health while away. In addition, a pre-trip doctor visit is a great time to refill prescriptions



Travel is once again becoming important to many retirees. (METRO)

that you will need while you're away.

- Take financial precautions as well. Of course, not all travel-related concerns are medical. Finances also require some pre-trip attention.

Inflation has caused a sharp spike in the price of various commodities since the start of 2022, so travelers should study up on the cost of food and attractions at their destination to ensure they have enough money to enjoy themselves. Baggage costs have risen significantly in re-

cent years, so seniors traveling on a budget may want to pack less and do laundry while traveling in an effort to save money.

In addition, the unpredictable nature of travel since the onset of the pandemic has underscored the utility of travel insurance. Seniors can look into travel insurance that could reimburse them in the case of delays or cancellations.

- Privately share your itinerary. Prior to departing, share your itinerary with

friends and family. Avoid sharing the itinerary on social media platforms, which can make you a target for criminals at home and at your destination. The itinerary should include where you're staying, the dates you're visiting certain locations and the dates of activities you'll be engaging in on your trip.

Seniors rediscovering the joy of traveling can take various measures to make their trips more safe.

SENIOR LIFESTYLES

What seniors should know about teaching as a second career

As seniors live longer, they may have opportunities to explore completely new career paths. After retirement, older adults may want to explore second careers that help them inspire a new generation of people.

Teaching is one such career. A person is never too old to teach if he or she feels capable. In fact,

more mature teachers may be coveted because they could bring life experience, social skills and flexibility to school districts.

While there are certain protocols in place to become qualified to teach, thanks to teacher shortages brought on by the recent global pandemic,

■ See CAREER, 11C



Many seniors are using their life experiences to move into a second career of teaching. (METRO)

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SENIOR LIFESTYLES

Financial strategies that can help seniors grow their money

Investing is often portrayed as something people need not worry about after retirement. The theory that people should avoid risk as they approach and reach retirement age makes sense, as the unknown of investing can expose aging individuals to losses that compromise their ability to live comfortably on fixed incomes.

Though conventional wisdom regarding financial risk and aging still makes sense, the effects of inflation over the last year-plus have highlighted how important it can be for seniors to keep growing their money even after they retire.

Fortunately, various strategies can help seniors grow their money without exposing them to considerable risk.

- Look into high-yield savings accounts. Interest on savings accounts was once a great way for individuals to grow their money. But interest rates on standard, no-minimum-balance accounts are now so low that the growth in interest is negligible. However, individuals with sizable savings, such as seniors, can explore high-yield savings accounts. High-yield savings accounts offer much higher interest rates than standard accounts. The rules governing eligibility to open such accounts differ between financial institutions, but many mandate that account holders have high minimum balances, typically in the neighborhood of \$250,000. So long as account hold-



There are many ways seniors can grow their money. (METRO)

ers maintain that minimum balance, they can accrue penalty-free interest without exposing their money to the risks of the market.

- Consider other exclusive bank accounts. High-yield savings accounts are not the only way seniors' banks may be able to help grow their money without necessarily taking on market-related risk. Products such as Chase Private Client CheckingSM offer exclusive perks, including a dedicated client advisor who can work with seniors as they navigate life changes, including retirement.
- Consider low-risk investments.

Risk aversion is not the same thing as risk avoidance. It's wise for seniors to be averse to risk, but they can still consider low-risk investments like short-term bonds as a means to growing their money in retirement.

Low-risk investments can be vulnerable to inflation, not unlike money sitting in a savings account. However, certain short-term bonds, such as Treasury Inflation-Protected Securities, are designed to mirror inflation, which makes them an option worthy of consideration for seniors who have been concerned by the ways inflation has affected their fi-

ancial status in recent years.

According to the Department of the Treasury, the principal of a TIPS can go up or down over its term. When the bond reaches maturity, if the principal is higher than the original amount, bond holders get the increased amount. If the principal is lower at maturity, bond holders still get the original amount.

Seniors looking to grow their money after retirement can consider a host of options that can make them less vulnerable to inflation.

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SENIOR LIFESTYLES

WILD WILD WEST



Floyd Kinsey, above, and Mae Brooks, right, both 98, were the two oldest in attendance at the 90 and Up Birthday Party. (Photos by TOBY THORPE)

(Right)
Senior Services
Director Pamela
Sullivan, center,
is joined by
American Legion
Post 520 volunteers,
from left,
Allen Lawrence,
Bill Randle,
Bob Johnson
and Ed Wise
at the Wild Wild
West-themed
90 and Up
Birthday Party
Aug. 29 at
the Stanly
County
Senior Center.



SENIOR LIFESTYLES

Dating later in life

People are living longer, a reality that can be traced to a number of factors, including advancements in medicine and greater dissemination of information regarding preventive health care.

According to data from the United Nations Population Division, the average life expectancy in the United States is 81.65 for women and 76.61 for men. Canada has even higher life expectancies, at 84.74 for women and 81.15 for men.

As people live longer, some may outlive their significant others and ultimately find themselves once again interested in sharing experiences with a special someone.

Seniors ready to re-enter the dating pool may find that things are quite different from what they experienced as naïve teenagers or young adults.

Dating used to be about hanging out with friends and meeting people at shared events, such as school dances or work parties or even while enjoying a night out with friends.

Nowadays, dating often begins in cyberspace. This can be confusing and anxiety-inducing for adults who didn't grow up with technology guiding their every move.

According to a report in The Atlantic, more than one-third of baby boomers are not currently married, and this generation has had higher rates of separation and divorce and lower rates of marriage than the generations that preceded them. Many boomers have years ahead of them to devote to new relationships.

Here's what they may want to know before navigating twenty-first century dating waters.

- You're not in this alone. While online dating may be portrayed as a young person's game, plenty of older adults are now finding connections online.



Many seniors are venturing back into a new world of dating. (METRO)

In fact, many different dating apps are geared toward the senior set, including SeniorMatch, eHarmony, Singles50, OKCupid, and Silver Singles, among others.

- You have more time for fun. As a senior, you may have more time to devote to recreation and leisure. This can be a great opportunity to get out and meet someone who shares your passions and interests.

- Online dating has its advantages. While online dating apps and websites may have certain things working against them, particularly if their algorithms for pairing people are not fine-tuned, they also can be helpful.

Online dating can expand social circles beyond local neighborhoods or even states, provinces or countries. You're casting your net over a much larger body of water.

Furthermore, dating app profiles typically spell out exactly what another person is seeking, which can save seniors from having to revisit awkward dating moments from years past.

Seniors may have to navigate new waters in modern dating.

But with a good mindset and a little persistence, it is possible for seniors to find a special someone in cyberspace.

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SENIOR LIFESTYLES

■ CAREER

continued from page 7C

many states now offer shorter routes to classrooms with alternative teacher certification programs that may not require master's degrees.

There are various reasons seniors may want to consider becoming teachers, and there are many teaching positions and opportunities for their consideration.

Substitute teacher

Seniors can begin their pursuits as substitute teachers. This option may not require any certification, and substitutes may only need to undergo background checks for eligibility to work in schools.

Substituting enables individuals to work only as much as they desire.

Adjunct professor

Certain colleges and universities hire professionals to teach industry-specific college courses. For example, a certified public accountant may teach an introductory accounting class.

Adjunct professors typically are those who are still employed in their fields, but it may be possible to do this as a second career as well. This could be an option for someone who would like to devote more time to teaching at an advanced level.

Elementary school or high school teacher

These positions will require the

most dedication and potentially certification in a specific area, such as grade level or coursework.

General education teaching requires a term commitment commensurate to the school year. And that commitment will be five days per week.

There may be more flexibility if one were to teach a specific special concentration class, such as a foreign language or art.

However, certain school districts require such educators to float from school to school in the district during the week.

Preschool teacher

Seniors who aspire to shape the minds and skills of younger children

could be drawn to preschool education.

Education and other certifications to work in such settings may vary depending on the school.

This type of position is ideal for compassionate individuals who have the patience for youngsters who may be nervous being away from home.

Teaching is a potential second career for seniors looking for new challenges after retirement.

Most alternative route certification courses are now offered online, which can align with any applicant's schedule.

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SENIOR LIFESTYLES



Mike Arnold teaches a tai chi class at the Stanly County Senior Center in Albemarle. (Contributed)

Senior Services offers tai chi instruction

The following article was provided by the Stanly County Senior Services:

Tai chi is a practice that involves a series of slow gentle movements and physical postures, a meditative state of mind and controlled

breathing.

Tai chi originated as an ancient martial art in China. Over the years, it has become more focused on health promotion and rehabilitation.

Tai Chi is extremely bene-

ficial for older adults since it combines gentle movements, deep breathing and mental focus and the Senior Services Department gives older adults in Stanly County the opportunity to practice and take advantage

of this beneficial exercise at both of its locations.

Instructors focus on specific key benefits such as balance and fall prevention, muscle strength, flexibility, stress reduction, cognitive function and social engage-

ment.

Mike Arnold, a certified tai chi instructor who teaches at the senior center in Albemarle, shared his views on tai chi.

■ See CLASS, 13C

SENIOR LIFESTYLES



Senior Services tai chi instructor Mike Arnold, left, is joined by Dr. Paul Lam, creator of Tai Chi for Health Institute. (Contributed)

■ CLASS

continued from page 12C

"I've always had an interest in tai chi. When my wife Cathy and I relocated to Albemarle to help care for her father, I quickly realized I needed to find a reason to fall out of love with my recliner and stop watching so much television," Arnold said. "In my search for a purpose, I came across the Albemarle Senior Center

and was thrilled to discover your Tai Chi for Arthritis class.

"I began searching out opportunities to learn more about tai chi. I began taking classes at the West Stanly Senior Center and that led me to the Cabarrus County Senior Center. After exploring different classes and different styles of tai chi, one of my teachers encouraged me to become a certified instructor."

In 2022, Arnold attended workshops hosted by a master trainer for the Tai Chi for Health Institute. He became certified to teach Tai Chi for Diabetes and Tai Chi for Beginners classes.

"The Tai Chi for health Institute does not provide certifications for forms not developed by Dr. Paul Lam (the founder of the TCHI), but they do provide training in many traditional forms," Arnold said.

Arnold attended a workshop led by Lam on "Exploring the Depth of the Yang Style 24 Forms" and then trained in the "Yang Style 40 Form" at the TCHI annual conference in June.

"There have been hundreds of studies documenting the health benefits of tai chi, such as improving balance, alleviating stress, increasing flexibility and muscle strength and improving mental health, along with

pre-existing health conditions such as arthritis and diabetes," Arnold said. "It's also a great place to meet some really nice people and just have fun.

"I know this to be true because tai chi has greatly improved my life."

Tai chi is offered at 1 p.m. Tuesday in Locust and 10:45 a.m. Wednesday in Albemarle.

SENIOR LIFESTYLES

How to start a seniors' social club

Various changes are associated with aging, and these can be physical, mental and emotional. Though each person manages these changes in their own way, there's no denying that social interaction can benefit people from all walks of life as they navigate their golden years.

The Foundation for Senior Care says socializing can give seniors a sense of purpose, stimulate the mind, relieve boredom, potentially prevent feelings of depression and give individuals something to look forward to.

The senior living center Aston Gardens says socialization provides a significant boost to the cognitive

health of older adults, helping to prevent or delay conditions that can affect memory.

Individuals looking to cultivate healthy social interactions may turn to clubs and other groups. If there's a dearth of opportunities, individuals can start and promote their own social club using this useful guideline.

Decide on the purpose of the group

Social clubs can meet and be organized around any number of themes or interests. Social clubs may meet to discuss gardening, crocheting, reading, or other shared hobbies.

Friends also may be interested in doing food and beverage sampling. In such instances, a luncheon social club makes perfect sense.

Turn to social media

Meeting details can be posted in a community bulletin or on a message board at a local house of worship. However, the internet can be a speedy messenger and help like-minded people figure out how to connect.

Facebook groups are one way to organize social clubs, as is the website Meetup.com. The latter is a large online network of offline groups that meet all over the country and the world. The website makes it

a snap to organize a local group or find an existing club.

Check for competition

Conduct a search of groups already meeting within a 50-mile radius to see if an existing group already meets your criteria. If not, proceed full speed ahead as you establish your own club.

Establish consistent meeting times

Most people prefer a schedule so they can plan their days accordingly. Choose a regular meeting time and place to hold the social club; otherwise, it can be confusing to accom-

■ See CLUB, 15C




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SENIOR LIFESTYLES

■ CLUB

continued from page 14C

moderate everyone. Inconsistency also can make it hard to get the club off the ground.

Start small and then build

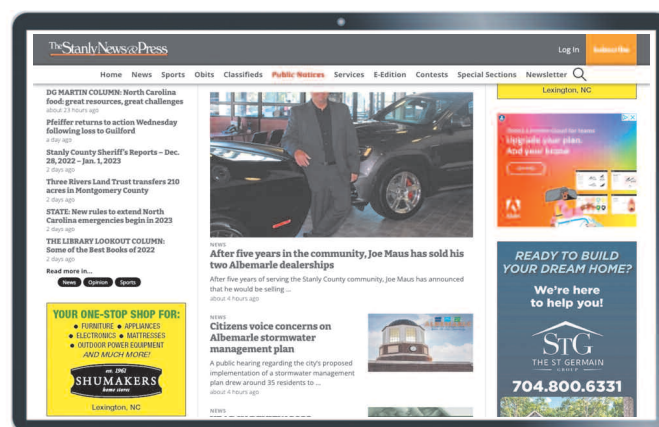
For those new to hosting social clubs, it may be better to begin with only a few members as everyone gets into a groove.

As the group becomes more estab-

lished, it can be opened up to more members. Although it may be wise to cap membership so that things are more easily managed.

Social clubs are a great way for seniors to stay connected and active. When there isn't one that meets a person's interests, it's relatively easy start one from scratch.

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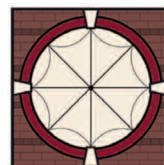


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