

Shoals

COMPLIMENTARY

Living 50 Plus

APRIL/MAY 2023



Mechanics of tinkering

Bryan Hamilton has a passion for vintage cars.

Finding her purpose

'Service to others' motivates Faye Hester.

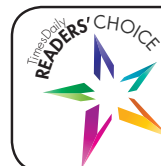
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Gary E. Maitland

Living 50 Plus Editor
Kevin Taylor

Graphics Technician
T.J. Hildreth

Page Designer
Lin Reynolds

Contributing Writer
Chelsea Retherford

Contributing Photographer
Dan Busey

Advertising Graphic Artists
**Rita Stricklin, T.J. Hildreth,
Russell Roden, Andrea Gray**

Advertising Director
Renita Jimmar-Hall

Advertising Sales Representatives
**Sharon Goens, Holt Bayles
Terri Haston, Dana Trousdale**

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Living 50 Plus

HOW TO REACH US

For story ideas
or comments:
Kevin Taylor
256-740-5732

For distribution
questions:
Walter Goggins
256-740-5784

For advertising
questions:
Renita Jimmar-Hall
256-740-5815

For website
questions:
Daniel Buford
256-340-2408

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On the Cover:

Bryan Hamilton sits for a portrait in front of his 1966 Ford Mustang inside his personal garage in Florence. Photograph by Dan Busey.

Thriving and loving life after 50

We are thrilled to introduce our newest publication, Living 50 Plus, appealing specifically to our adult readers who are thriving and loving life after 50 in the Shoals area.

This inaugural issue features stories of men and women who found fulfillment after retirement by picking up old hobbies, by continuing traditions of service to their communities, or by furthering their education and sharing that knowledge and fellowship with others.

When we spoke with Bryan Hamilton, who is featured on our inaugural front cover, we discovered a treasure trove of antiques and collectible memorabilia inside the shop where he tinkers with his collection of automobiles. Hamilton is a great example of a local resident who is finally finding time for his passion after a long career as a nuclear chemist with Browns Ferry.

And we learned through sharing Lafayette Hill's story that the Shoals boasts a group of dedicated men who have served their communities for years by providing free produce to families in need all over the Tennessee Valley. They did so just because they had the time and means to grow plentiful gardens.

We believe others throughout the Shoals have interesting stories to share as well. If you or someone you know who is age 50 or older has a compelling life story, is dedicated to a unique hobby, or finds new ways to stay active and healthy each year after leaving their careers, let us know.

Our aim is to share these special stories of interest to people who are starting new chapters of their lives, or perfecting old ones beyond the age of 49.

If you have a story tip or idea for an upcoming issue, let us know! Feedback is welcome by sending an email to Living50Plus@timesdaily.com.

We look forward to hearing from you.



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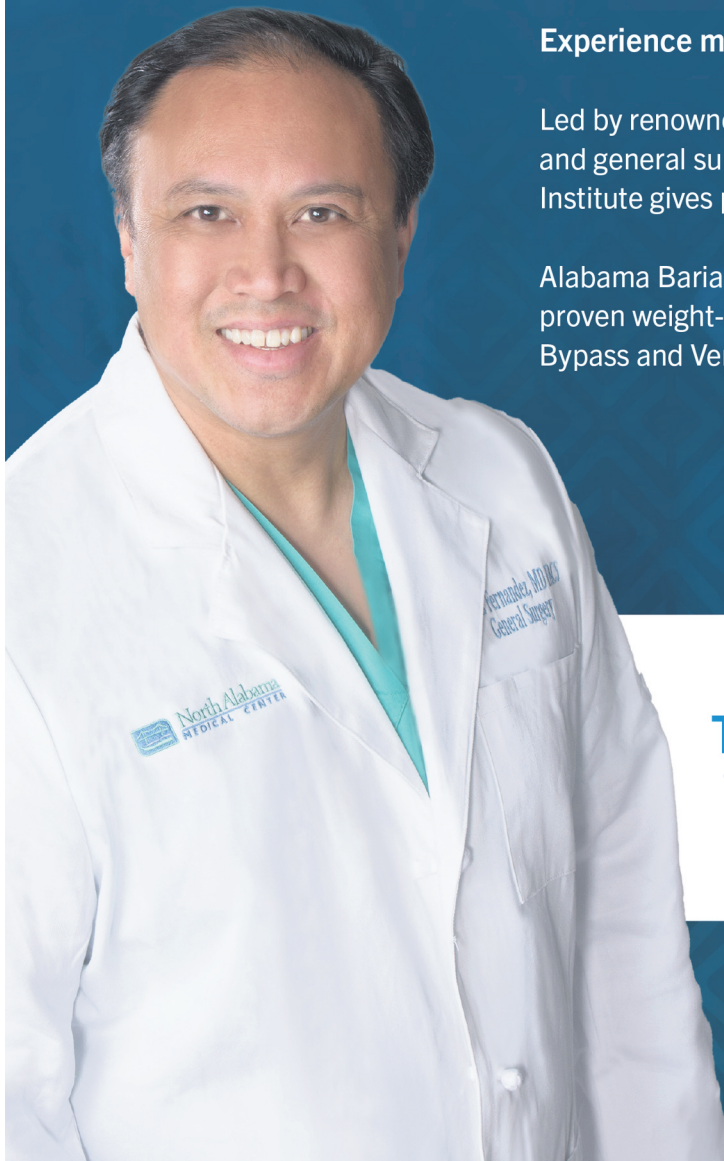
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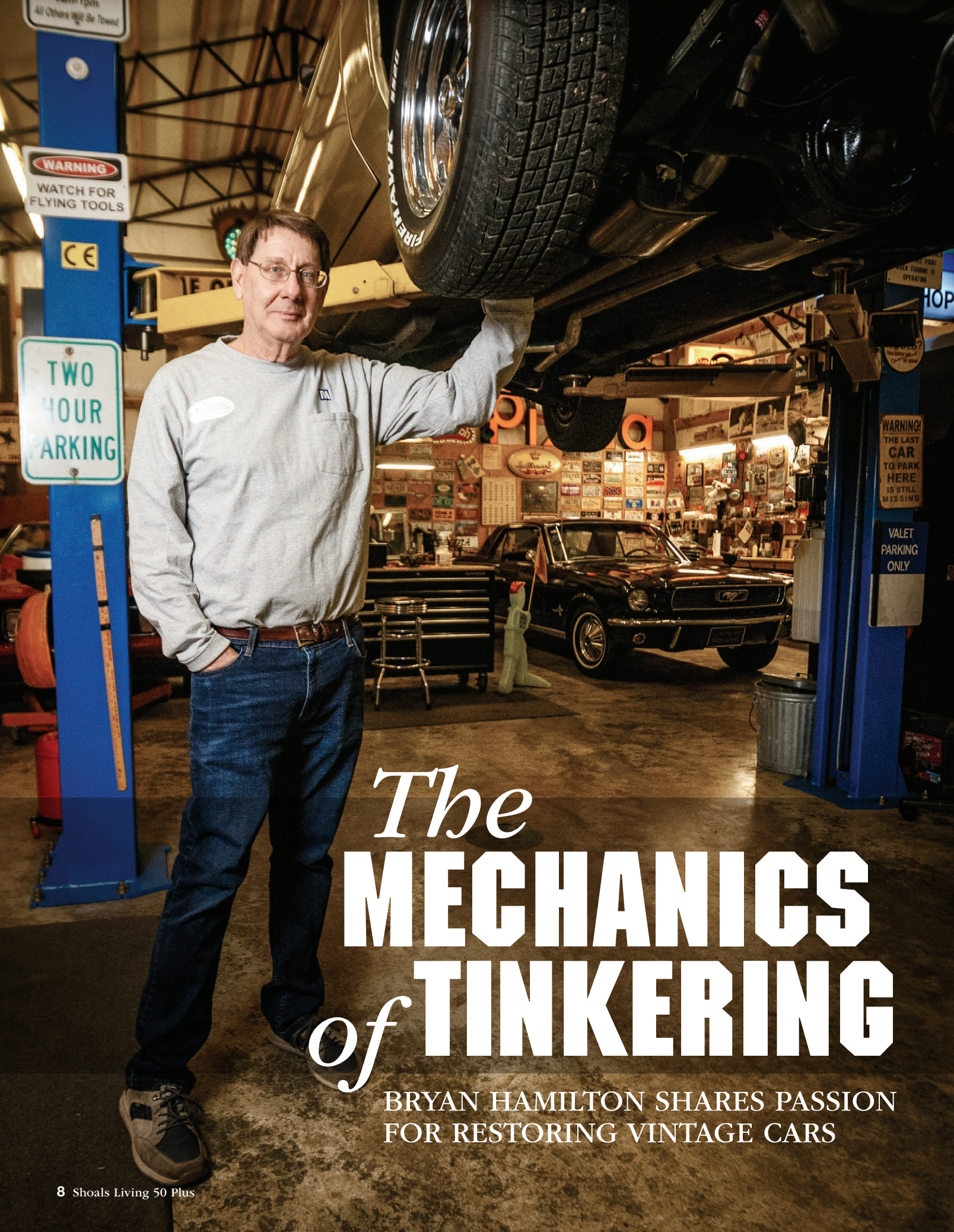
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The **MECHANICS** *of* **TINKERING**

BRYAN HAMILTON SHARES PASSION
FOR RESTORING VINTAGE CARS

Bryan Hamilton got his first car, a 1966 Ford Mustang, while he was a student attending Coffee High School in Florence. Today, that same sports car and several others fill a garage in Lauderdale County, occasionally making appearances at vintage car shows all over the Southeast.

"I bought it in 1976 from a neighbor, and I paid \$625 for it," Hamilton, 63, said. "It had just been painted."

The '66 Mustang was pearl blue when Hamilton made his purchase, but today

it's a glossy metallic black and sports the same Coffee High School front license plate it did when it was used to carpool Hamilton and his friends to school.

He said his car was the last vehicle painted in the Florence High School auto-tech center after Coffee High and Bradshaw High School were integrated to form the current school. He and a friend, Danny Carson, took on the work themselves.

Hamilton prefers to do all the handiwork

himself. For one, he said it's cheaper that way.

"Bryan likes it all from the mechanics to the bodywork to painting. He does it all," his wife, Brenda Armstrong Hamilton, said.

Her husband grew up on a chicken farm in Walker County, where he watched his father, Herbert "Pete" Hamilton, do most of the repairs and maintenance for his farm equipment.

"He did whatever needed to be done. He was a do-it-yourselfer," Bryan said. "He would



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Bryan Hamilton's favorite car, a red 1973 convertible Mustang, sits inside his personal garage in Florence.

take me down to the National Guard Armory. I didn't go to kindergarten. I don't even know if they had kindergarten. He would take me to the National Guard Armory, and I would hang out at the motor-pool, where the Jeeps and the big trucks were."

The memory undoubtedly sparked an interest in cars,

but Bryan, who is a collector of all types of vintage memorabilia from jukeboxes and pinball machines to retired road signs — picked up the art of restoration from his grandfather, Marvin Moomaw.

"My Granddaddy had a little store — we called it a junk store," Bryan said of the former Moomaw's Sale

Mart that was once located in Cloverdale.

"He would repair the furniture. You know, if it was broken," Bryan said. "He sold it to people who needed used stuff. It's an old — I guess they'd call it thrift store now, but I don't think they fix things at thrift stores.

"So, I hung out with my Granddaddy. If anything needed fixing, he'd fix it. He

sold rod and reels, furniture, chairs, some appliances, and he would fix lawn mowers."

Bryan said he learned to see the value in everything from his father and grandfather. That goes for the painted sign that once read "Moomaw's Sale Mart" above his grandfather's business. The sign now decorates Bryan's



car shop.

While he learned to tinker from his family, his father-in-law would teach him all he knows now about cars.

"My Daddy showed me how to turn a wrench. Brenda's Daddy showed me everything else," he said.

Lowell Armstrong taught Bryan to weld, paint, cut and grind

on a vehicle.

"He gave me confidence and he taught me how to do everything else with a car," Bryan said. "Her Daddy didn't throw anything away. He would go into it, tear it apart, and go OK here's what it needs."

Bryan and Brenda Hamilton met at church, and began dating while the two were attending the

University of North Alabama. They were married in March of 1982.

Brenda recalls coming back from honeymooning in Tampa, Florida, and picking up the old rusty truck that once belonged to Bryan's grandfather.

"We drove it back to our little apartment in Florence, and you could see the

street beneath our feet through the floorboard," she said with a laugh. "I knew then that it would never end. Cars were in our life."

Early in their marriage, Bryan said he was approached by Shoals Mustang Club member Bobby Brown and urged to join. He did for awhile.

"I didn't have time for a club, you know,

with kids — recreation ball, band boosters, and I had a great time. Every now and then I would see Bobby and he would say: Are you ready to get back in the club?”

Bryan said he'd always retort with, “Well, not right now.”

The exchange went on between the two

friends for years until about 2009 or 2010.

Bryan had picked up another project and was working on his favorite car, a red 1973 convertible Mustang. After being asked to join the Mustang Club yet another time, Bryan told Brown he'd be ready when he finished restoring the

vehicle.

“I'll never forget, we were in Sam's Club parking lot, and he pulls up. I was in that car,” Bryan said. “He says, ‘Are you ready to get back in the club?’”

Bryan rejoined, and a couple years later served as club president for the first time. He is currently



Bryan Hamilton and his wife, Brenda, sit inside Hamilton's 1966 Ford Mustang.



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Bryan Hamilton looks over a gas cap on his Chevrolet Corvette L82.



...serving a second term as Shoals Mustang president and holds the same title with the Muscle Shoals Region Antiques Automobile Club of America (MSAACA).

Bryan said joining clubs like the Mustang group and AACA afford him even more opportunities to tinker

on cars and talk shop with new friends.

"We're always meeting people. Can you do this, or do you know this part?" Bryan said of common questions. "You learn a lot and you can pass down a lot.

"Making those connections really means so much, and

we're always trying to grow our clubs. It doesn't matter if you're involved in this one or that one, we all support one another."

When Bryan retired as a nuclear chemist from Browns Ferry in March of 2022, he assumed he'd have more time to dedicate to the auto clubs

and his passion for tinkering, but that hasn't always been the case.

His three sons, Mathew, Sam and Andrew, are grown and starting families of their own. The Hamiltons welcomed their first grandchild in November. The weekly trip to Huntsville to see their grandson keeps Bryan as busy as ever.

Still, whenever he has a free moment, he can usually be found tinkering in his shop, showing cars with one of his auto groups, or even occasionally racing.



Bryan Hamilton credits his father-in-law, Lowell Armstrong, with teaching him the basics on car repair work.

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When harvests are reaped, they're given away

Story by **Chelsea Retherford**
Photos by **Dan Busey**

When a group of 12 retirees volunteered to help along the Gulf Coast, lending their talents in any way they could following the devastating effects of Hurricane Katrina, they had no idea it would lead to years of extraordinary work back in their Shoals hometowns.

Sometime before the record-setting storm had made landfall in Louisiana, Lafayette Hill, a retired worker from TVA, had joined a "Prayer and Share" group in Florence.

"We were meeting at St. James (United Methodist Church) on Cox Creek, and one of the men said they were going to New Orleans after Katrina. I asked if I could go with them," Hill said.

"They said, 'Yes, come on, we're going off to help somebody.' The second day we were there, someone in their church family had passed. We had to come back."

Having seen the wreckage himself, Hill called on a few former TVA co-workers who had become close friends.

Willie Buchanan and Cardell Gay rounded up a few more friends and retirees, including Norris Ricks, Earl Bailey, Bernard Blair, Dulian Fanning, Fred Freeman, Oscar Meredith, Freddie Hogan, Willie Madden and Cleveland Watkins.

Together the group of men would eventually form the Northwest Alabama Christian Ministry.

"We represented five to seven different churches, but we all came together," Buchanan said. "Usually, the local diocese would organize it all, and we'd have different groups going down at different times to do certain work. So, we might go down and put sheetrock up in a house, and the next group coming down would be doing some painting, and things like that."

Buchanan and Hill said the men made five trips to the Gulf Coast, including stops in New Orleans, Biloxi and Moss Point, Mississippi, and some rural towns in Baldwin County, Alabama, which had all been hit by Katrina or the tropical storm's outer bands.



From left, Norris Ricks, Bernard Blair and Willie Buchanan reminisce while walking Willie Buchanan's farmland in Cherokee.



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The Category 5 hurricane and its aftermath, which claimed more than 1,800 lives, has been ranked as the costliest natural disaster to hit the United States.

“When we were in the Ninth Ward in New Orleans, they would show us inside some of the houses where the water had reached the ceiling,” Gay said. “We’d seen what they’d gone through down there. They were living in trailers about the size of a bedroom. You had to have compassion for them.”

Buchanan agreed, adding that he hadn’t considered the way a small, seemingly insignificant act could leave a lasting impact.

“When we went back to D’Iberville (Mississippi), I had wanted us to work on some people’s house, but they assigned us to work on a playground,” he said. “The next year, we went down to see the playground we had built, and those kids were so proud to have a place to play. It was one of the most gratifying things I’ve ever experienced.”

Afterward, the men decided to put their talents to use in their local communities, so the Northwest Alabama Christian Ministry began volunteering to build ramps for homebound residents and till gardens for elderly neighbors.

In 2006, the ministry partnered with a local co-

Willie Buchanan on his farm in Cherokee.



From left, Bernard Blair, Willie Buchanan, Earl Bailey, Lafayette Hill, Norris Ricks and Cardell Gay stand together for a portrait in Florence.



op and started a gardening project at Leighton Elementary School to give the students some hands-on learning experience that would also benefit children in need in the area.

The following year, the men did some painting on campus at Colbert Heights High to help fill project and funding gaps at the school.

Hill said each member of the group volunteered for the projects without being asked by another organization or church.

“Some of these men are younger than I am — I’m almost grown,” Hill said with a laugh. “They didn’t really understand, and I still want the children to know, that all of this is because of our Creator. Not because some governor or some organization said do this or do that. It’s because of the love that we had and still have for humanity.”

From 2006 to 2009 the ministry had tilled dozens of gardens throughout Lauderdale and Colbert counties. Quickly realizing they were often repeating work at homes where residents weren’t physically able to keep the ground broken, the members decided to shift their approach.

Hill, Buchanan and Earl Bailey each offered land so the group could begin raising crops.

That first year, they donated hundreds of melons and 224 pounds of fresh pears, okra and tomatoes



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to Trinity Episcopal Church, the Salvation Army, Mt. Moriah P.B. Church, and to the Help Center food pantry in Florence.

Since then the ministry has donated bushels of beans, beets, cabbages, carrots, collard and turnip greens, corn, peas, peppers, squash and other produce to more than 15 churches, senior centers and charitable organizations all over the Tennessee Valley.

Hill said the ministry would often set up outside of First Missionary Baptist Church in Tusculmbia, or Mt. Moriah in Florence, and allow individuals to pick produce from their trailer, no questions asked.

“I’ve been asked several times, ‘How much do y’all get for this?’” Hill said. “We have never charged anybody for anything.”

He said the group has hosted dinners at different churches and as long as food was available, anyone could come and eat for free.

“It’s a good feeling to give,” ministry member Norris Ricks said. “The Bible said it’s better to give than receive. We feel the truth of that when we’re giving people greens and vegetables and stuff.”

While some years yield more produce than others, Ricks and Hill said they feel they’ve been blessed in return for their efforts.

From left, Norris Ricks, Bernard Blair and Willie Buchanan.



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“One year, we grew so many watermelons, I think everybody picked up 40 or 50,” Ricks said, adding that after the men met with their hauls, Hill sent up a prayer of gratitude for the bounty.

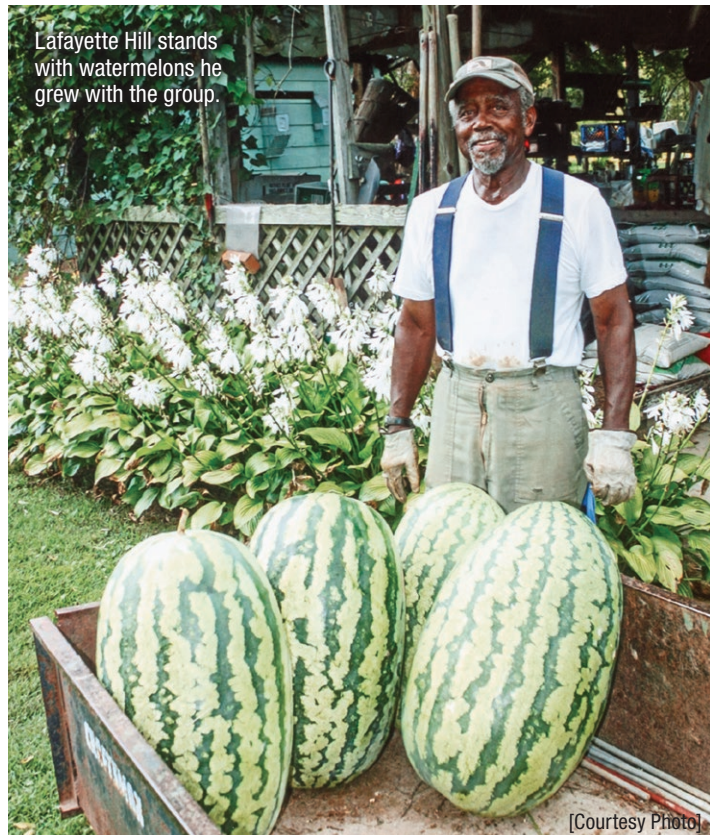
“When Mr. Hill finished praying, I went to pray: ‘Lord, yes, thank you for the watermelons, but next year, let’s not grow so many.’”

Bernard Blair, another of the group’s youngest members, said he’s learned a lot from his fellow gardeners led by Hill, Buchanan and Gay.

“Mr. Hill has a lot of sayings that stick with us,” he said with a laugh. “If we’ve had days of rain and then the sun comes out, Mr. Hill will call us, ‘The Lord turned the light on again. We’ve got to get up and do something. Let’s start moving.’”

The group has lost members over time — a couple have passed away and a few have moved out of town. Those that remain still show up whenever there are seeds to plant, or produce to pick. The men still give away all that they reap.

“We’re just individuals doing what Christians are supposed to do,” Bailey said.



Lafayette Hill stands with watermelons he grew with the group.

[Courtesy Photo]



The group dissects and prepares vegetables for whomever would come by to get them.

[Courtesy Photo]



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Finding purpose in 'service to others'



Volunteer Faye Hester stands for a portrait inside the gift shop of Helen Keller Hospital in Sheffield.

Faye Hester took about two months off from work after retiring from the Helen Keller Hospital business office in July of 1998. The following September, she returned to volunteer at the hospital, where she will celebrate 25 years and more than 10,000 hours of service work this fall.

“I know what the volunteers meant to us when I was working here, so I decided when I retired, I would come back,” Hester said, adding that the “service to others” motivates her to return to work each week.

As a volunteer, she has the freedom to choose her own schedule and work on her terms, a move that she said hasn’t infringed too much on her free time.

“I work Wednesday afternoons, and I was able to choose that afternoon,” she said. “I’m ready when I get off to go to church, and I just thought that would be the best day. I have worked things around so that I don’t do anything on Wednesday mornings, except I walk before I come in.”

“She is very active,” said Karran Sasser, director of the Helen Keller Volunteer Program.

Sasser said volunteers like Hester are an invaluable commodity to the hospital, especially since the COVID-19 pandemic hit and service work has dwindled.

“At one time, the hospital had over 100 volunteers,” Sasser said. “Some (volunteers) have passed away, or are unable to work.”

Now the volunteer program has about 20 retirees running the gift shop on a volunteer basis, and about 20 others who are waiting to return to work in the dial-a-volunteer program.

“They do a little bit of everything,” Sasser said. “When they return, they will have their own room where they can be called to run a lab, or run a wheelchair for someone who’s being discharged.”

Hester was one of the returning volunteers for the gift shop, which will resume normal business hours of 8 a.m. to 4 p.m. after being closed for nearly three years following the virus outbreak.

Before that three-year COVID hiatus, Hester said she volunteered full-time as gift shop manager.



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"I worked about 40 hours a week. We bought merchandise, tagged it, and stocked it," she said.

During that time, she was still able to travel as she'd hoped in her retirement, enjoying a number of cruises and several group trips all over the world.

"I've been to the Bahamas, I've been to Alaska, I've been to Hawaii, I've been to Europe," she said. "I go to the beach at least once a year. I go to the mountains at least once a year."

service work brought to her life.

"It was quite an adjustment to come back. A lot of things had changed," she said. "I did miss it at first, but you get used to it. Then coming back is another adjustment."

Sasser said the hospital's volunteer program includes those who retired from a health care profession, as well as individuals who were bankers and teachers with other skill sets and qualifications.

Before the program was shut

"Jeannette (Kimbrough) and I had been friends for years," Hester said. "I got her involved after her husband died. It wasn't very long after that she came to volunteer with me here."

Hester said she's formed other connections and lasting friendships through the volunteer program at Keller Hospital.

"I met a girl the day we started volunteering, and we're really good friends now," Hester said



Faye Hester works to restock clothing inside the gift shop of Helen Keller Hospital.

Her most recent trip to Patti's 1880s Settlement in Grand Rivers, Kentucky, was both unexpected and memorable, she said. She also recently enjoyed a road trip from Nevada to California after flying west with a group of friends.

While her time off from volunteering gave her more free time for traveling and spending time with friends and family, she said she missed the fulfillment and purpose that

down in 2020, Sasser said students would volunteer as well. Now that the program is kicking off again, she said students are encouraged to register.

"My daughter did," Hester said. "I drove my daughter (Cindy Randolph) when she was volunteering for a summer."

Hester also recruited an old friend to volunteer, who has continued working through the program for about 10 years.

of Shirley Brocato, who has nearly as many service hours under her belt as Hester.

Another fellow volunteer, Wanda Berry, has recorded more than 8,000 hours of volunteer work, Sasser said.

"I still enjoy seeing the employees," Hester said. "I don't know as many people as I did when I first started volunteering. I knew all the employees when I worked at the information desk. It's

changed dramatically over the years, but I still enjoy seeing the employees and speaking to them.”

Hester said she prefers working in the gift shop, which Sasser said is mostly shopped by hospital employees.

“We’re trying to get the word out to the community,” Hester said. “We sell a lot of baby gifts, stuffed animals and balloons to visitors to the nursery upstairs. We carry everything. We have clothing and jewelry, and we’ve had work from two local artists. A local author sells her books here.”

Hester and Sasser said revenue made in the gift shop goes toward the Helen Keller Hospital Foundation, which funds upgraded equipment for patient care.

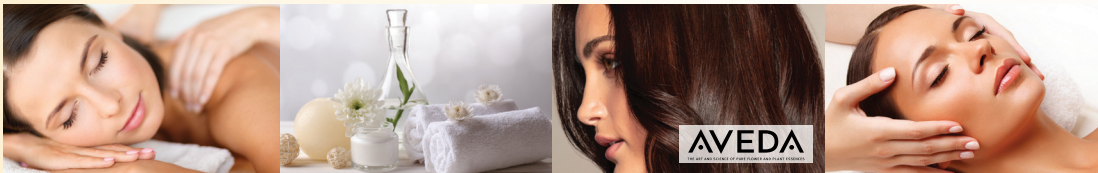
Want to volunteer?

Those interested in getting involved with the Helen Keller Volunteer Program can submit an application under the Volunteer Services tab on the Helen Keller Hospital website — www.helenkeller.com/community/volunteer

Faye Hester helps check out a customer inside the gift shop of Helen Keller Hospital.



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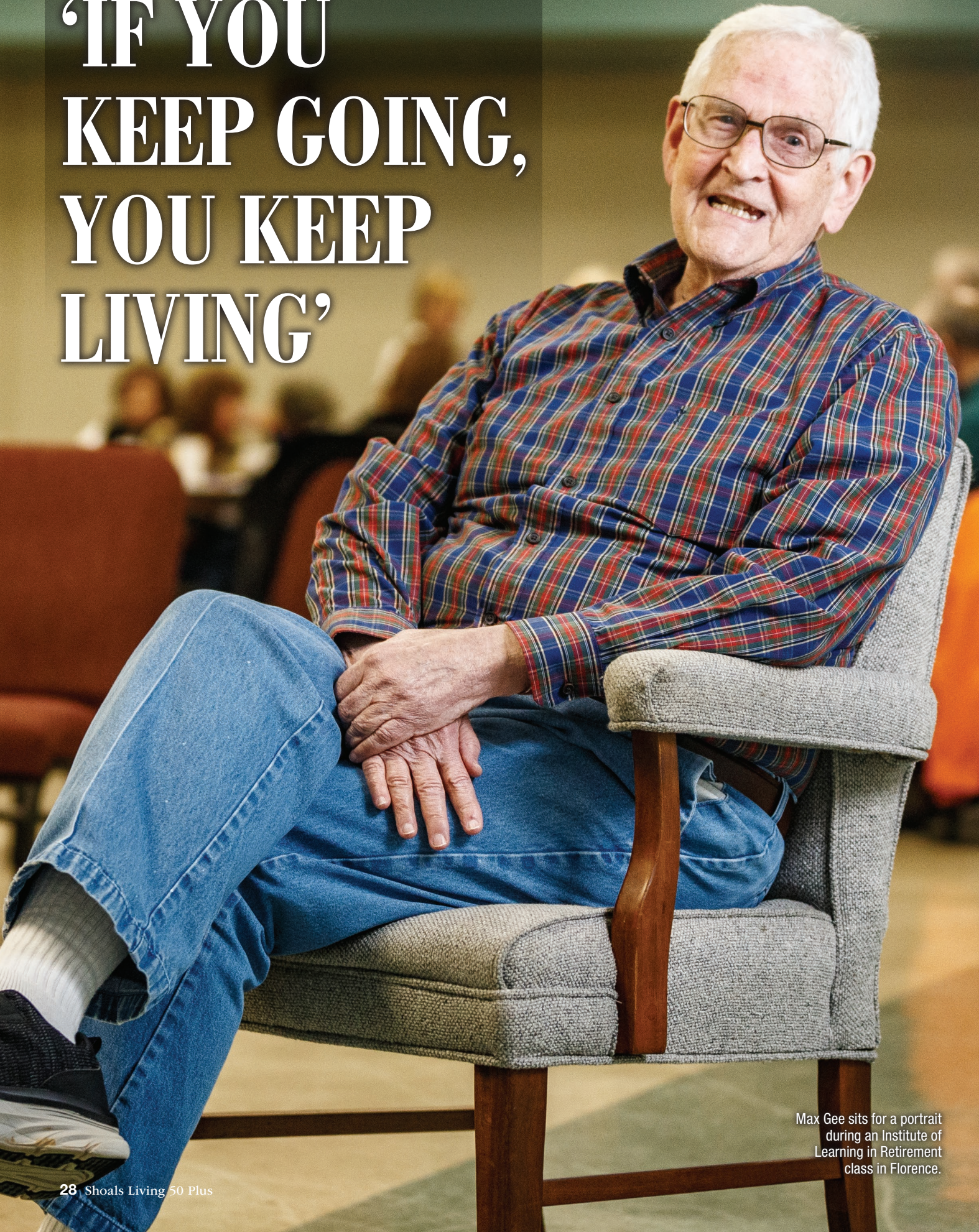
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LIVING’**



Max Gee sits for a portrait during an Institute of Learning in Retirement class in Florence.

When Max Gee retired at 67 from selling automotive equipment in his hometown of Detroit, Michigan, he and his wife, Myra, made the move to her old home in Florence to care for her sick and elderly father.

For four years, the couple's days were dedicated to the care of Gee's father-in-law. After his passing in 2006, suddenly an empty calendar was more daunting than it was welcomed.

Gee said he was left with a deep void — not just from the loss of his father-in-law.

Without his career and without someone to care for, he felt he was lacking purpose and fulfillment.

"This summer I will be 88 years old. I have to admit that in retrospect, the biggest mistake that I made in preparing for retirement is that I did not develop any hobbies," Gee said. "I'm a family person, so I did a lot of things with my family, and I worked."

He said most of his adulthood was dedicated to his career in sales with Snap-on, a manufacturer of tools.

"I was in the automotive sales business, but I worked in what is referred to as the automotive aftermarket," Gee said.

"I was an account manager, and I had three accounts commonly known as Ford, General Motors, and at the time, Chrysler Corporation.

"My job was to market and take care of those three accounts at headquarters to be sure that the relationship between Snap-on and those three companies was good. I loved it."

While the job was very fulfilling, Gee

reserved all his free time for his wife and children. He got so caught up in his work and home routines, he never developed any side interests, or felt the need to pursue a higher education.

"I still have a strong work ethic," he said. "I'm one of these guys that if I have a job, I want to do the best I can. I had a very good career, and I had no complaints, except that I did not develop a hobby."

Sometime after his father-in-law passed, Gee and his wife discovered the Institute of Learning



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in Retirement (ILR) through the University of North Alabama.

The program opens twice a year with spring semester courses beginning in January and fall semester classes starting in September.

Unlike traditional college courses, when attendants register, they pay one flat fee that allows them to attend any class listed on the schedule for that eight-week semester, according to program coordinator Meghan Fike.

Classes are typically held Mondays, Wednesdays and Fridays. Registrants can pick and choose which lectures and events to attend throughout the semester.

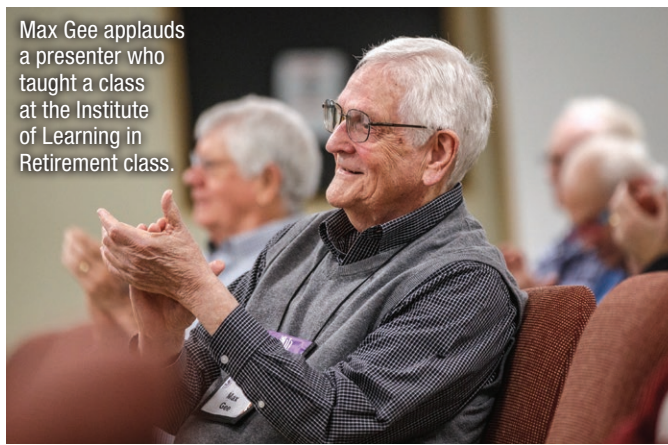
"We don't take attendance," Fike said. "Some might come only on Mondays, or some might come for one class a day. The fee allows them to come to any of the courses within the program for that semester."

When Gee joined the group, he said the classes were attended by about 40 or 50 other retirees.

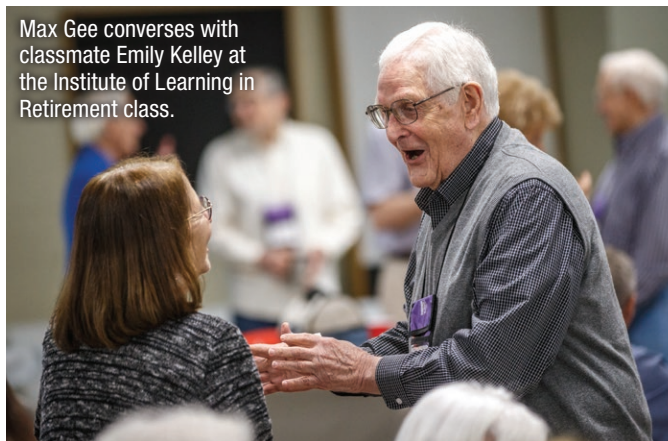
"At that time, it was a relatively small group. We spent about three semesters there, and found we were repeating many of the things we'd learned in our first year," he said.

Still, the time spent attending courses helped him make connections in his new home.

Gee said he and his wife found joy



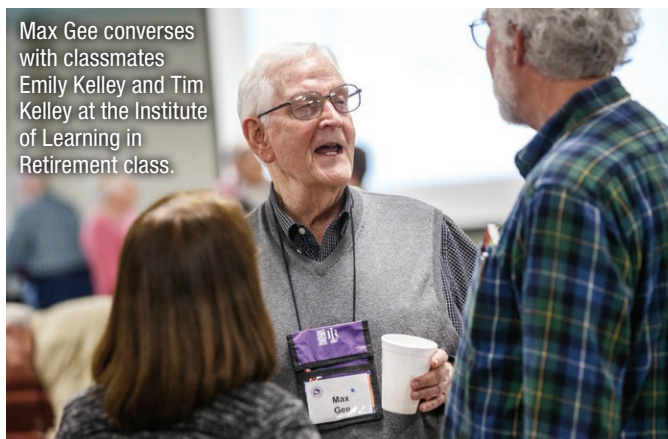
Max Gee applauds a presenter who taught a class at the Institute of Learning in Retirement class.



Max Gee converses with classmate Emily Kelley at the Institute of Learning in Retirement class.



Max Gee listens to a presenter who taught a class at the Institute of Learning in Retirement class.



Max Gee converses with classmates Emily Kelley and Tim Kelley at the Institute of Learning in Retirement class.

in attending classes that were mentally stimulating and interesting to them, adding that he finds the health science subjects most engaging.

"Anything of a medical nature, particularly for senior citizens, we attend those," he said. "They always have some medical information that they disseminate, or lectures on medical things that apply to senior citizens, and it's always extremely informative."

The Gees also take part in a culinary lunch each semester, featuring a menu prepared by UNA culinary arts students. The couple also enjoys outings hosted by ILR each semester that have included trips to the Port of Florence, and a day trip to Shiloh Battleground.

"We thoroughly enjoyed the trip to Shiloh," Gee said.

When the Gees took a break from ILR, it gave Max a chance to strengthen his connections with his church family at Highland Baptist.

"We have a group here at church of senior citizens. We are all over the age of 60. We meet once a month, and we call ourselves the Keenagers," he said.

"We got involved with the Keenagers, so that filled our social gap. I wound up sort of leading the Keenage group last year, and ILR came back to

mind.”

Gee and his wife decided to take the program back up in hopes of generating new ideas for things that would engage their Keenager group.

“It has proved that it’s been a wise thing for us to do,” he said. “ILR in and of itself is worth the investment.

“I did pick up a few ideas from ILR, but the group we have here at church is older than the average age of those who attend ILR. These people here (Keenagers) are in their 70s and 80s, some in their 90s, and they are just not physically up to all that is going on at ILR.”

This year, Gee

guessed the ILR group has grown to about 175 registrants. There are more courses of broader interests than when he first enrolled.

Some of the courses include “Native American Culture and Religion,” “Space Telescopes,” “In the Forests and About Water,” “Great Mathematicians,” “Essentials of Tai Chi and Qigong,” “Byways of Language and Literature,” and “Interfaith Book Discussion,” each led by former instructors or experts on the topics.

“What’s nice about the lectures they have at ILR is that the speakers are relatively

recently retired. They are mostly professional people, so they know what they’re talking about. They’ve experienced it. It’s not just something they are just parroting out of a textbook,” Gee said.

He continues to keep busy between attending classes in the spring and fall and planning once-monthly meetings and occasional outings with his Keenagers.

Gee attributes his longevity to his involvement in both groups. He believes an active lifestyle has made all the difference in his and his wife’s good health at their ages.

“I’ve come to the

conclusion — and this is just one man’s opinion — as you get older, like in your 70s and 80s, if you keep going, you keep living,” he said.

“It’s awfully easy to think, oh, I’ve put in 50 years. I’ve earned it. I’m just going to sit here and watch TV.

You are on your way to the grave if you do that. I haven’t learned that out of a textbook or been taught that.

I’ve experienced that.

“I think it’s extremely important for people in my age bracket to be involved, whether it’s at their church or at ILR. Wherever it is, be actively involved in something.”

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Planning to retire?

Money management tips

By Metro News

What constitutes a perfect retirement is different for everyone. Some people may imagine spending their golden years fishing their days away, while others may aspire to finally embrace their inner globetrotter. Though individuals' retirement dreams differ, every retiree will need money, which only underscores the importance of a wise and disciplined approach to money management.

Average life expectancies have risen considerably over the last several decades. According to estimates from the United Nations Population Division, the average life expectancy in Canada

for both sexes is just under 83 years, while it's slightly more than 79 in the United States. Those figures are a welcome sign, but they may inspire a little fear among seniors who are concerned that they might outlive their money. No one knows how long they will live, but everyone can embrace a handful of money management strategies to increase the chances that they won't feel a financial pinch in retirement.

- **Study up on the tax implications of withdrawing from your retirement accounts.** Every retirement investment vehicle, whether it's an IRA or a 401(k), has tax implications. Money withdrawn too

early may incur tax penalties, and even money withdrawn long past retirement age could elevate retirees into a new tax bracket that could prove costly. A financial advisor can help retirees determine the tax implications of withdrawing money from their retirement accounts and may even develop a detailed guideline of when withdrawals should be made and how much should be withdrawn in a given year in order to minimize tax liabilities.

- **Prioritize your own needs.** Though retirees, particularly those with children and grandchildren, may feel an obligation to help their families in difficult financial times,

generosity can be very costly for adults who have stopped working. Retirees may or may not have opportunities to generate new income, and even those who do likely won't make enough to meet their daily financial needs. Given that reality, retirees must prioritize their own financial needs, including their immediate needs and those they will have for the rest of their lives. Though it might be difficult to turn down loved ones' requests for financial help, retirees must make sure they can pay their bills and maintain a quality of life that won't jeopardize their long-term health.

- **Examine your housing situation.**

Equity in a home is a feather in the cap of many retirees. Retirees who own their homes and live in locations with high property taxes might be able to cash in on their equity by selling their homes and downsizing to a smaller home with lower property taxes. If moving is not a consideration, discuss a reverse mortgage with a financial advisor. A trusted financial advisor can highlight the advantages and



disadvantages of reverse mortgages, which are a great option for some people to improve their financial well-being in retirement.

• **Stick to a budget during retirement.**

The U.S. Department of Health and Human Services reports that roughly 70% of individuals who turn 65 will need long-term care in their lifetimes. That's just one expense retirees must budget for, and it's more sizable than some people may recognize. In fact, the Fidelity Retiree Health Care Cost Estimate found that the average retired couple age 65 in 2022 will need roughly

\$315,000 to cover health care expenses in retirement. And health care costs are just one of many expenses retirees can expect to have. Budgeting and avoiding overspending

can ensure retirees have the money they need when they need it.

No one wants to outlive their money in retirement. Various strategies can help

retirees effectively manage their money so they can enjoy their golden years without having to worry about their finances.



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Social media: It's not just *for* kids anymore

By Metro News

Perhaps due to the popularity of social media among a generation of young people who grew up with it, platforms such as Instagram and Facebook are often associated with people born in the 21st century. However, a 2018 study from the Pew Institute found that 65% of adults between the ages of 50 and 64 used Facebook and 68%



used YouTube.

Social media is often on the receiving end of negative attention, but it's also a potentially valuable tool that can help men and women over 50 stay connected with their communities. That's not always so easy for adults who no longer have children at home. And as its name suggests, social media can help users connect with



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others who share their interests. Such connections also can be hard to make for adults over 50.

Adults over 50 may be more comfortable with social media now than they were a decade ago, but it's still a good idea to brush up on basic security measures that can help men and women protect their privacy as they utilize platforms like Facebook, Twitter and Instagram.

• **Protect your personal information.** No social media user has the right to access your personal information, including your address, date

of birth or other data unique to you. Avoid interacting with anyone who requests personal information, employing the function to block such users from connecting with you when possible. It's also important to keep information about travel plans private. For example, sharing details of an upcoming vacation can serve notice to potential criminals that no one will be in your house, making it a potential target for burglars.

• **Aim for quality, not quantity, when building social media networks.** Avoid accepting friend requests from

individuals you don't know. Cyber criminals often gain access to victims via social media, so limit your social media network to people you know and trust.

• **Turn off location information.** The technology behind social media is impressive and even makes it possible to determine where users are when they tweet or post to other platforms. But many users, especially those concerned about their privacy, don't want to share location information with anyone, much less strangers. Turn off location information and routinely double

check to make sure it's still turned off.

• **Discuss others' privacy concerns before posting to social media.**

Social media isn't for everyone, and some people may not want photos of themselves or their children posted to platforms like Facebook or Instagram. Prior to posting pictures or information about other people, confirm that they're OK with you doing so.

Adults over 50 are engaging with social media. But no matter how comfortable users become, it's still best to keep various social media safety protocols in mind.



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WANT TO STAY ACTIVE?

Get involved with your community

By Metro News

Though a significant percentage of individuals report desires to retire later in life, many people stop working around the age of 62. The desire for a later retirement may stem from financial concerns or because some people wonder just what they will do when they're no longer working.

Retirement is a time for hardworking individuals to enjoy themselves and their newfound free time. Interacting with the community can keep the brain engaged and foster beneficial social connections. In recognition of the value of staying engaged, the following are a few ways for seniors to become more involved in their communities.

- **Join a club or group.** Identify an activity you find interesting and determine if there is a way to get involved with it in your community. Senior centers or adult activity

providers may sponsor local programs.

- **Participate in worship.** Many older adults find they want to reconnect with their faith at this point in their lives, even if attending services hadn't been a top priority earlier in life. Reach out to your local house of worship and find out when services take place and which activities they offer.

- **Read to children.** Volunteer your services at the library by reading to youngsters. Interacting with other generations can be inspiring.

- **Volunteer at a soup kitchen or food pantry.** Times continue to be challenging for many people who may find it hard to cover their expenses. Soup kitchens and food pantries can be a saving grace for those who might otherwise miss meals. Volunteering some hours at these organizations can

do worlds of good and help you make a difference.

- **Volunteer with local government.** Find out ways you can become involved civically. Perhaps you can run in a local school board election or try to become a member of the town council?

- **Become a substitute teacher or paraprofessional.** Many schools are experiencing shortages of qualified staff. You may find your place helping to shape the minds of youngsters by volunteering at schools or taking on part-time jobs in the classroom.

Seniors can be more engaged in their communities, thus strengthening their "social capital," the term scientists often use to describe the strength of their social relationships, and the extent to which people feel physically and emotionally supported by their communities.



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Fun ways to stay active



By Metro News

Physical activity is an important component of overall health. Health experts advise that exercise can increase lean body mass, prevent conditions like diabetes and cardiovascular disease, improve balance, and positively affect mental health/cognition. Exercise also can foster socialization with others, helping people overcome boredom and isolation.

As individuals get older, they may not be able to participate in all of the activities they enjoyed as youths, but that doesn't mean older adults must resign themselves to sedentary lifestyles. There are plenty of entertaining ways to remain physically active that can accommodate any limitations a person may have. Explore these methods for staying active.

Explore senior center offerings

Community senior centers often fill calendars with a vast array of activities, some of which can include physical activities. Hikes, walking tours, dances, and other activities all serve as entertaining ways to get out and about while meeting some fitness goals.

Play games with grandchildren

Little kids may inspire older adults to be more active, as it can be difficult to keep up with those youngsters. Take infants or toddlers for walks or push them in strollers. Attach a child seat or towing carriage to a bicycle and ride around the neighborhood. Play games that require movement, such as hide-and-seek or Marco Polo in the pool. If it's snowing, have a snowball fight or make a snowman in the yard.

Take up a new hobby

Find hobbies that incorporate physical activity. Perhaps learning to salsa dance or taking Zumba® will be fun? Pickleball has caught on across the nation. The sport is a mix of tennis, racquetball and badminton that caters to all ages. Joining a bowling team is another way to get active and meet new people.

Physical activity is important at any age. Seniors can explore fun ways to stay in shape and be active to reap all the benefits of exercise.



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WANT TO GO BACK TO SCHOOL? Consider these things

By Metro News



The picture of a traditional college student is one in his or her late teens or early 20s. However, a deeper look may reveal that college student demographics are more diverse than one might imagine. In fact, senior citizens can rest assured that if they plan to return to the classroom, they're likely to find students around their age.

According to the senior citizen resource Elder Guru, just over 0.3% of university students are over 65. Even though that is a low number in the grand scheme of things, it is an indication that seniors have a presence on college campuses. And that number is expected to rise. Universities are increasing efforts to include seniors as important parts of their student bodies. Here are some things seniors considering going back to school may want to know.

- **Incentives are available.** Many

schools are looking to expand their elder student body populations by making it easier for them to go to school. That means seniors may be able to attend for little to no cost through tuition waivers and discounts. Speak with an admissions officer about your options.

- **Lay the foundation for a new career.** A survey from the Rand Corporation found that 39% of workers 65 and older who were currently employed had previously retired at some point. Going back to school may provide a foundation for new skills that can make it easier to advance in a second career. Heading back to classes also can help people stay competitive in a current job.

- **Engage and socialize.** Going back to school provides seniors with an opportunity to engage with their peers and younger students. Returning to school

may expose older adults to new experiences, technologies and customs they may otherwise never have enjoyed.

- **Embrace the excitement of a new environment and its challenges.** Heading back to college can be challenging, which is something seniors looking for mental stimulation may enjoy. Senior Finance Advisor reports that heading back to school and lifelong learning has been linked to better health, improved financial situations and even a reduced risk of dementia.

- **Staying informed.** Going back to school can enable seniors to stay technologically informed and learn about movements and other factors that are helping to shape the modern world.

Seniors have many reasons to return to the college classroom, and such a pursuit can pay numerous dividends.



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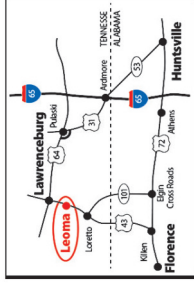
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