

Special Supplement to ^{THE} **REPORTER**

Living 50 Plus



What's Inside:

- Golden Oldies:
Seniors Stepping Up in the Workforce
- Strength Training
- What to know about estate planning
- 5 activities for modern empty nesters
- Still in the Game: *Why Older Workers are Filling the Gaps in the Workforce*

Golden Oldies: Seniors Stepping Up in the Workforce



Lillian Browne/The Reporter

Vinny Scinta of Andes retired from the New York State Court system and went to work part-time for a security contractor for Delaware County.

By Lillian Browne

In today's evolving job market, a surprising trend is emerging: seniors are not just remaining in the workforce — they're becoming indispensable. As of 2019, approximately 40% of individuals aged 55 and older were either working or actively seeking employment, with projections indicating that labor force participation rates for those aged 65 to 74 and 75 and older are expected to in-

crease through 2024.*

The Value of Experience

Older workers bring decades of experience, diverse perspectives, and a strong work ethic to the table. Their contributions are not only valuable but essential in sectors facing labor shortages. The New York State Department of Labor emphasizes the importance of supporting older New Yorkers, aiming to keep them active, engaged, and working if they wish.

Filling the Gaps

In many industries, seniors are stepping into roles that younger workers are less inclined to fill. This trend is particularly evident in sectors requiring specialized skills or offering part-time opportunities. Their willingness to engage in such roles helps mitigate workforce shortages and ensures the continuity of essential services.

A Local Perspective: Vinny Scinta of Andes

To understand this phenomenon on a personal level, we spoke with Vinny Scinta from Andes. At 75, Vinny retired in October 2024 after a 27-year career as a New York state court officer. However, retirement lasted only about a month and a half before he sought to reenter the workforce.

His wife passed away, and aside from his dog and the occasional time spent with his grandchildren, his days felt empty, he said.

"I needed something to do," Scinta said of the reason he sought part-time work after retiring.

Now, he works part-time as an armed guard for a private company, a role that aligns seamlessly with his previous experience. He prefers working two to three days a week, though the current demand often requires more.

"Younger people don't really seem

like they want to work. The older people, they more or less have to or they just want to keep busy, like I do."

Challenges and Opportunities

Despite their value, older workers often face challenges, including age discrimination in hiring, promotion, and retention. Studies have found that some employers discriminate against older workers in these areas, with just over half of workers in their early fifties experiencing an employer-initiated involuntary job separation at some point before age 65.*

A Call to Action

As the workforce ages, it's imperative for employers to recognize and harness the potential of older workers. By offering flexible work arrangements, providing opportunities for skill development, and fostering an inclusive work environment, businesses can benefit immensely from the expertise and reliability that senior employees bring.*

Older adults like Vinny Scinta exemplify the invaluable role older adults play in today's workforce. Their dedication, experience, and willingness to step into roles others may overlook not only fill critical gaps but also enrich our communities and economies.

* Sources: [DOL.NY.GOV](https://dol.ny.gov/), [DOL.GOV](https://dol.gov/), [BLS.GOV](https://bls.gov/)

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The importance of wellness exams after 50

Seniors are a growing and increasingly prosperous demographic. As the senior population increases, a greater emphasis must be placed on keeping aging individuals healthy. Wellness checks are important at any age, but they bear even more significance as individuals grow older.

Age brings with it many things, including experience and wisdom. But age also brings an increased risk for health problems. Aging men and women are vulnerable to chronic conditions like heart disease, COPD, cancer, and arthritis. It's noteworthy that many chronic health conditions fail to produce any symptoms until they have progressed to a point where treatment is difficult.

Annual wellness exams can help older adults take charge of their health and stay as healthy as possible. It's possible for a person to preserve his or her health (and possibly life) through checkups and easy tests. Here are some common screenings and health recommendations that come up in the prime of one's life.

- **Colorectal cancer screening:** A colon cancer screening is recommended for everyone at age 45. Colon cancer is the second-leading cause of cancer deaths in the United States, and risk increases at age 45. Although people seldom look forward to a colonoscopy and the required prep, putting off this test due to a little discomfort may result in missing colon cancer at its earliest stage when it is most treatable.

- **Cholesterol screening:** This simple blood test can help evaluate the risk for heart disease. High cholesterol can contribute to the buildup of plaque in the arteries, making them narrower and less flexible, according to Sharecare, Inc.

- **Mammogram:** Most health organizations recommend annual mammogram screenings from age 40 until menopause. Then it may be possible to have a mammogram every other year for those who are at average risk. It is important for women to discuss mammogram frequency with their doctors, particularly if there is a family history of breast cancer.

- **Diabetes:** ChenMed says diabetes may be more common in older adults, so regular screenings for this illness can enable early diagnosis and management.

- **Testicular cancer screening:** This test generally is not recommended without symptoms. Some organizations suggest men with a family history or other risk factors consider performing self-examinations.

- **Vaccination needs:** Doctors can alert patients to recommended vaccinations during wellness exams. Seniors should receive an annual flu shot and updated COVID-19 vaccination as available. Pneumococcal vaccine can protect against pneumococcal disease that can lead to pneumonia, meningitis and bloodstream infections. Adults over 50 also should receive a vaccination for shingles, which can occur in older age



in those who have previously experienced chickenpox.

There are additional advantages to routine health checkups. Doctors can inquire about fitness routines, stress, sleep, and diet to see if patients are with-

in the guidelines for healthy living.

Older age may make a person wiser, but the risk for various health issues and certain diseases increases with age. Routine health check-ups can keep doctors and patients on the same page.

Did you know?

A more active, engaged brain could help delay the onset of Alzheimer's disease in aging individuals by a significant amount of time. A study published in

the journal *Neurology* in 2021 found that high levels of cognitive activity can delay the onset of Alzheimer's disease in individuals 80 or older by five years.

Reading was among the cognitive activities researchers associated with that delay. In addition, a separate study found that more passive cognitive activities could be linked to an increase in dementia risk. That study, published in the journal *PNAS* in 2022, linked activities such as watching television with an increased risk for dementia.



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Strength training for seniors

A balanced diet and exercise, which includes a combination of aerobic activities and strength training, is necessary to maintain long-term health.

According to the Centers for Disease Control and Prevention, regular physical activity is one of the most important things older adults can do to protect their overall health. Exercise helps to delay or prevent many of the conditions that come with age. Adults ages 65 and older should aim for the recommended 150 minutes a week of moderate-intensity activity, such as brisk walking, and at least two days of activities that strengthen muscles.

When it comes to muscle strengthening, seniors can follow these safety guidelines as they embark on their strength-training journeys.

- **Speak with a healthcare provider first.** Get the green light to proceed with an exercise regimen before beginning by having a discussion with your general practitioner about your fitness goals. Your doctor can recommend strategies that are safe and point out any exercises that may compromise your overall health.

- **Master basic exercises first.** Any-one new to strength training, which is sometimes known as resistance training, can start out slowly, even using just body weight, to provide resistance. Resistance exercises can include squats, crunches, modified pushups, planks, and lunges.

- **Graduate to resistance bands.** When you're ready to move on to something else, consider resistance bands as an alternative to free weights. The bands can help you develop good form before introducing weight. Good form is key to avoiding injury.



- **Work with a trainer.** Working with a certified personal trainer can help you learn how to use free weights and strength-training machines correctly. A trainer also can create a routine that includes the right number of sets and repetitions to gradually build and maintain muscle mass. If you decide against hiring a trainer, gym staff members may guide you through equipment and demonstrate proper form.

- **Exercise with a friend.** Strength training with a friend or family member can provide motivation and keep you on target to meet your goals.

- **Build up gradually.** Your first strength session should only last 10 to 15 minutes, according to Tiffany Chag, C.S.C.S., a strength coach at the Hospital for Special Surgery in New York. This enables you to gauge soreness. Wait until soreness abates before beginning your next session if you are new to strength training.

Strength exercises are a vital part of maintaining health as a senior. Such exercises help maintain muscle mass and also improve balance and bone health.

How the body changes with age

Aging is an inevitable component of life. Young children often cannot wait until they get older because of the freedoms that seemingly come with being more mature. On the flip side, adults often wish they were young again. Time waits for no person, and with aging comes many changes, many of which manifest physically.

The following are some components of healthy aging that go beyond graying hair and wrinkling skin.

Bones, joints and muscles

According to the Mayo Clinic, with age bones may become thinner and more fragile. Joints will lose their flexibility, while muscles lose mass and strength, endurance and flexibility. These changes may be accompanied by a loss of stability that can result in balance issues or falls. It's common for the body frame to shrink, and a person may lose a few inches from his or her height.

A doctor may suggest a bone-density test or supplementation with calcium and vitamin D to keep bones as strong as possible. Physical activity that includes strength training can help keep muscles strong and flexible.

Body fat

As muscle mass diminishes, body fat can increase. The Merck Manual indicates that, by age 75, the percentage of body fat typically doubles compared with what it was during young adulthood. The distribution of fat also changes, which can adjust the shape of the torso.

Heart

Organs in the body also age, and cells begin to die off, making those organs work less efficiently. The heart is one such organ that changes with age. It pumps more than 2.5 million beats



during one's lifetime. As a person gets older, blood vessels lose their elasticity, and the heart has to work harder to circulate blood throughout the body, reports Johnson Memorial Health. Exercise can help keep the heart as strong as possible.

Urinary tract and kidneys

The kidneys become smaller as a person ages, which means they may not be able to filter urine as effectively. Urinary incontinence may occur due to hormonal changes or because of an enlarged prostate. Furthermore, the bladder may become less elastic, leading to an urge to urinate more frequently.

Memory and thinking

Older adults experience changes to the brain as they age. Minor effects on memory or thinking skills are common and not usually cause for worry. Staying mentally active by reading, playing word games and engaging in hobbies can help. Following a routine and making lists (as multi-tasking may become challenging) are some additional ways to address memory issues.

These are just some of the changes that can come with aging. Generally speaking, exercising, using the brain and adhering to a balanced, healthy diet can help keep the body functioning well into one's golden years.

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Still in the Game: Why Older Workers Are Filling the Gaps in the Workforce

By Lillian Browne

HOBART - At 56, Connie Stutman of Hobart refuses to accept the notion that age is a career roadblock. After more than three decades in the workforce, Stutman found herself unemployed, navigating a modern job market increasingly driven by algorithms rather than human interaction.

"Age is just a number," she said.

Like many older Americans, Stutman has reentered the workforce out of ne-

cessity and a desire to stay engaged. After months of job searching with little response, a staffing agency finally matched her with a temporary full-time position in an HR [human resources] department, where she will handle administrative duties like ordering equipment and organizing orientations. The role offers stability, yet she remains aware of the obstacles older job seekers face.

The numbers underscore her experience. According to the U.S. Department of Labor, the number of workers age 55

and older has steadily increased over the past decade, with seniors filling positions in industries struggling with labor shortages. The New York Department of Labor reports that older workers are particularly valuable in roles requiring reliability, institutional knowledge, and customer service skills — areas where younger workers are often less willing to commit.

Yet the road to employment has been anything but smooth.

In her previous career, she explained, she worked for Cardinal Hayes Home for Children at Millbrook in the fiscal department. After 31 years and almost 9 months, her employment ended Dec. 16, 2021 when she refused to get the Covid vaccine, she said.

Stutman describes an application process where automated hiring systems screen out candidates before a human ever sees their resumes.

"If a person read my resume, I'd have a job," she says.

It wasn't until she connected with a staffing agency representative that she was finally offered a position.

Job options in Delaware County remain limited, particularly for office work.

"Most jobs available are in retail, restaurants, or cleaning services," Stutman explains.

She applied to several positions outside her field, even considering a retail job at Walmart, but never received a re-

sponse.

The challenges extend beyond hiring practices. Transportation in rural areas can be a barrier, and technological shifts create additional hurdles. While Stutman has decades of office experience, she notes that rapidly changing software systems make it difficult to remain competitive.

"I'd love to find an employer willing to train on updated systems," she says.

Despite the challenges, Stutman embraces the opportunity to work again.

"Money is the motivating factor, but I was also starting to atrophy," she admits. "I can only hang out with my cats for so long."

Her situation reflects a broader labor trend. Older workers are not only returning to the workforce, but in many cases, they are filling essential jobs that younger generations are unwilling to take. While automation and online hiring practices create barriers, the demand for experienced, dependable workers remains high.

For Stutman, the key to securing a job wasn't tweaking her resume to beat the bots — it was connecting with an actual person.

"Human contact makes all the difference," she says.

And as businesses continue to struggle with worker shortages, it's clear that older employees like her are an indispensable part of the labor force.

What to know about estate planning



Managing and planning one's estate sounds like a task reserved for the über-rich. But that's a common, and potentially costly, misconception. Indeed, estate planning is a necessary component of long-term financial planning no matter the size of a person's investment portfolio.

Estate planning is an umbrella term that encompasses anything from asset allocation after death to end-of-life health care decisions to power of attorney should an individual become incapacitated. Key components of an estate plan typically include wills, trusts, power of attorney, and health care directives. According to a 2021 survey by Caring.com, only 33 percent of Americans have a will in place, and 60 percent of respondents in the same survey cited "not having enough assets" as reasons for not creating an estate plan.

The following are some basic steps anyone can take to establish an estate plan.

- **Create a will.** A will is a legal document that specifies how your assets will be distributed after your death. Although a will can be set up without an attorney, relying on an attorney to create or update a will can ensure that it is legally sound and reflects your intentions. In the will you can name an

executor who will carry out the plans of the will. Without a will, intestacy laws where you live will dictate the distribution of your assets.

- **Establish trusts.** Morgan Legal Group says trusts are tools that can protect assets, minimize estate taxes and provide for beneficiaries. Trusts can be revocable or irrevocable. Special needs trusts also can be set up. Trusts can help avoid probate and reduce estate taxes. The National Bureau of Economic Research indicates trusts can reduce estate taxes by up to 40 percent. Trusts also can shield some of your assets so they cannot be counted as part of your responsibility for paying for skilled nursing home admittance.

- **Determine powers of attorney and health care proxies.** If someone becomes incapacitated, that person will need responsible people who can act on their behalf. A financial or legal power of attorney can help with paying bills, accessing accounts and managing finances and other needs. A health care proxy can be listed on an advanced health care directive, known as a living will. The proxy will communicate your wishes indicated on the directive and see that your wishes are honored.

Knowing what's included in an estate plan can ensure that people make informed choices about their assets, beneficiaries and financial futures. It is always best to work with legal, medical and tax professionals when drawing up estate plans to avoid any issues that can arise when matters are not decided ahead of time.

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Reverse mortgages explained

As long as there have been homes for sale, there have been financial vehicles designed to alleviate some of the financial pressures associated with owning a home. A reverse mortgage is another way homeowners can borrow money based on the value of their homes, but it doesn't need to be repaid as long as those individuals are still living in their residences.



Eligibility and basics

The Federal Trade Commission's Consumer Advice says a reverse mortgage is an option for those age 62 or older who can borrow money based on their equity, or how much money one could get for the home if sold after what is owed on the mortgage is paid off. At least one owner must live in the house most of the year. Reverse mortgages may be paid as a cash lump sum, as a monthly income or as a line of credit that enables the homeowner to decide how much is desired and when.

Determining eligibility

There is a misconception that a loan

that requires no monthly repayment of principal or interest will not come with any eligibility considerations. Premier Reverse Mortgage says there are some things to know before doing reverse mortgages. To prevent homeowners using reverse mortgages to avoid downsizing due to financial shortcomings, certain eligibility parameters must be met, including a credit history analysis, income requirements, age requirement, and property stipulations. These criteria may differ from lender to lender.

Differences between traditional mortgages and reverse mortgages

Unlike a traditional mortgage where payments are made to principal and interest and the balance goes down over time, with a reverse mortgage, borrowers do not make any payments right away. The loan balance goes up over time and the loan is repaid when the borrower no longer lives in the home. The homeowners or their heirs will eventually have to pay back the loan, usually by selling the home. However, as the loan balance increases, the home equity decreases with a reverse mortgage. This can affect a surviving spouse or other family members. The FTC advises homeowners to confirm the reverse mortgage has a "non-recourse" clause, which means that the borrower or the borrower's estate cannot owe more than the value of the home when the loan becomes due and the home is sold.

Additional considerations

Due to fees and other requirements, a reverse mortgage may be a more expensive way to borrow money. Other ways to borrow against equity may be a better fit, such as a home equity line of credit. Furthermore, since reverse mortgages are for older adults, scams are prevalent. Some include contractors who approach seniors about getting a reverse

mortgage to pay for repairs, or scams targeting veterans.

Borrowers considering reverse mortgages should first speak with a qualified financial planner. Homeowners in the United States can access information through the Consumer Financial Protection Bureau. All options, costs and interest rate information should be confirmed before signing on the dotted line.

How to determine if the time is right to downsize

The phrase "bigger is better" has endured for quite some time. Though it may be impossible to pinpoint precisely who coined the phrase, its lesson that larger things tend to be more valuable than smaller alternatives is applicable in numerous situations. But no adage is applicable to every situation, and in some instances people may find that bigger is not better.

Downsizing is an approach many individuals consider after turning 50. Parents who are empty nesters and others nearing retirement may wonder if the time is right to downsize from their current homes. Though that's a strategy millions of people have adopted over time, the decision is not always so simple. Individuals over 50 who are trying to determine if downsizing is right for them can consider a host of factors before making a decision.

- **Monthly housing expenses:** Before downsizing their homes, individuals should determine just how much they're currently spending on housing. Individuals who have fixed rate mortgages likely know the amount of their monthly mortgage payment, but what about maintenance? Home maintenance expenses fluctuate, but a careful examination of the previous 12 months' expenditures can give homeowners an idea of just how much they're spending to maintain their properties. The number may be eye-opening, as Thumbtack's "Home Care Price Index" released in the third quarter of 2024 revealed that the average annual cost to maintain a single family home reached an all-time high of \$10,433. If such expenses are preventing homeowners from building their retirement nest eggs, then it might be time to seek alternative housing.

- **Real estate prices:** Real estate prices have skyrocketed in recent years, which can be both good and bad for current homeowners considering downsizing. Many people who downsize look to move from a single-family home into a condominium, where maintenance tasks are typically handled by a homeowners' association (HOA). Such communities typically charge HOA fees, which can be minimal or considerable. In addition, the price of condominiums has risen in recent years, with the lender New American Funding reporting in early 2024 that the median sale price of a condo reached \$341,000. So homeowners who want to downsize their homes may end up taking most of the profit from selling their current properties and reinvesting it in a costly condo. Some may deem that worthwhile, while others may find the cost savings of downsizing in the current market are negligible.

- **Emotional attachment:** Downsizing may be considered with cost savings in mind, but it's important to consider your emotional attachment to your current home. Many homeowners over 50 raised their families in their current homes, and letting go of a property where so many memories were made can be difficult. Homeowners who are not prepared to move on from properties that are meaningful to them and their families can consider additional ways to downsize their financial obligations.

Downsizing is something many homeowners over 50 consider. Any decision regarding downsizing is best made after considering a range of variables.

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How seniors can overcome a lack of motivation to exercise



Exercise has its fair share of devotees and millions of others who recognize its value but still struggle to include workouts in their daily routines. Motivation can be a significant hurdle when it comes to exercise, and recent studies are a testament to that difficulty.

In a 2021 survey from the global fitness brand Orangetheory® Fitness and Kelton Global, 43% of respondents indicated they suffered from a lack of motivation to exercise. Lack of motivation can affect people of all ages, including seniors. However, seniors may be uniquely positioned to overcome their lack of motivation to exercise, particularly if they're retired and have time on their hands. Seniors who aspire to exercise more frequently can consider these strategies if motivation becomes an issue.

• **Exercise away from home.** During the early days of the COVID-19 pandemic, a phenomenon that has been characterized as “basement burnout” developed. That referred to the lack of enthusiasm to exercise at home when gyms and other fitness facilities were forced to close as a public safety measure. Home workouts can become monotonous since most people do not have enough room at home to house the same array of equipment that's available at their local gym. Seniors can overcome monotonous workouts by purchasing a gym membership at a local facility. Many clubs offer discounted rates to seniors and some even offer senior-specific fitness classes like yoga and Pilates.

• **Employ the buddy system.** Seniors also can enlist friends and family members to join them when they exercise. Encourage neighbors or friends

to come along to the gym for a favored fitness class, or invite friends and family on hiking excursions or daily walks. The National Institute on Aging notes that turning exercise into a social activity is a great way for seniors to maintain their motivation to exercise.

• **Track your progress and celebrate your successes.** The NIA touts the benefits of tracking progress when trying to stay motivated to exercise. As exercise efforts pay increasing dividends, seniors may find it's no longer hard to stay motivated. Success can be measured in various ways. Some might aspire to produce healthier blood test results at the doctor's office, while others may hope to lose a few pounds. However you define success, celebrate when you achieve your fitness goals. Rewards such as a spa day, a night out at the theater or a weekend getaway can provide all the motivation you need to stay the course.

• **Be flexible with your routine.** Mobility issues and other physical limitations may affect seniors, but such issues need not prevent aging men and women from exercising, even if it does mean they won't be able to hit the gym four or five days per week. Mix up your routine so you can still exercise even if physical limitations make traditional workout routines more challenging. Go for nature walks on days when your body needs a break from strength-training, and check the forecast at the start of each week so you can rearrange your routine if Mother Nature makes outdoor exercise impossible on certain days.

Many people find it hard to stay motivated to exercise. Seniors can try a few strategies to ensure they stay the course with their fitness routines.

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 holders 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 (TIPS), 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 financial 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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5 activities for modern empty nesters



The rewards of parenting are bitter-sweet. Raising children successfully means they will one day leave home and embark on lives of their own. Once the proverbial chicks leave the nest, individuals may be left with a lot of empty home and a lot of time to fill.

According to the U.S. Census Bureau, there were 22.5 million empty nesters in the country in 2020, with most having become empty nesters between the ages of 40 and 60. Statistics Canada says roughly one-third of adults between the ages of 20 and 34 lived with their parents in 2023. Although some parents whose children have reached adulthood still provide financial assistance to their grown children due to high costs of living, many empty nesters in their fifties have greater financial resources and much more time to fill their days with activities unrelated to parenting. But how does one spend those hours when they had been filled with parenting-related obligations and activities for so long?

The following are five unique ways empty nesters can stay busy and socially engaged as they seek to avoid empty nest syndrome.

1. Take care of yourself. After all those years of putting children first, now is the time to make yourself the priority. Explore all of the ways to engage in self-care. Maybe you were thinking about signing up for a monthly massage package at a nearby wellness clinic but procrastinated because of the added expense? Or you may have wanted to splurge on a facial or new hair treat-

ment? Now is the time to make those appointments.

2. Prioritize hobbies. Identify rewarding hobbies that might have been pushed to the back burner for years. If you always wanted to learn a new language, why not immerse yourself in it and the associated culture by spending a month or more in a country where that language is spoken? Now can be a great time to pick up new hobbies as well. Aim for activities that are social in nature, like the ever-popular pickleball.

3. Travel far and wide. Travel is a popular pastime among empty nesters and retirees. When you no longer have to coordinate travel around school schedules and holidays, you can take advantage of great deals on off-peak travel and really see the country or even the world.

4. Indulge your social life. If parenting made it hard to attend certain social functions, now you'll have the time to engage with friends more regularly. You can reach out to old friends and start a weekly walking group, join a book club, sign up for a fitness class together, or even do a monthly wine and dine meet-up at new restaurants in the area.

5. Adopt a pet. When children were still at home you likely lavished attention on them each day. You can redirect some of that affection to a pet who needs a good home. Visit a nearby animal shelter and pick out a pup or kitten looking for a good home.

Empty nesters have more free time to redirect to their own passion projects and interests.