

January 2023 Newsletter

2022 Seniors are Special Christmas Style Show

We had a wonderful turnout for the 2022 Christmas Style Show. Huge thank you to Dillard's, Brenda Becknell and our beautiful models pictured below!



Left to right: Kim White, Bertie Treadaway, JoBeth Gilliam, Felicia Fillingim, Tina Wright, Santa Clause, Pat Holmes, Gwen Jones, Charlene Riley, Shirley Smotherman, Tenia Johnston-Mackowiak, and Chery Webb.



Start your New Year out right at the UMC Activities Center!

The UMC Activities Center is a place that can help you get active and stay physically fit in a group setting. Whether you are looking for a low-intensity class, a high-intensity class or something in-between, UMC Activities Center has what you are looking for. Everyone is welcome and our talented staff will be happy to help you find a class that meets your needs. Below is a list of the classes available.

Exercising/Conditioning style Classes:

Mobility and Balance with Sharon (Tues @ 10:30AM & Fri @ 11:00AM): Focus is directed towards improvement of balance and gentle developmental movements to enhance mobility. Use of chairs for stability may be utilized. Emphasis is on basic skills and building strength. Intensity Level: Low

Intro to Wellness Classes with Shana (MWF @ 1:15PM): An introductory class to help get started with exercise or a class to stay involved with and enjoy the social benefits of exercise. Class consists of stretching, strengthening, and range of motion exercises while singing. Performed seated with some standing. Stretching bands, dumbbells and body weight are utilized as resistance. Intensity Level: Low

Exercise 1 with Avery (TTH @ 2:30PM): Emphasis on stamina, strength, balance and some stretching. Exercises are performed sitting and standing. Intensity Level: Low

Seated Strength with Avery (MW @ 3:15PM): Low impact resistance movements all performed sitting that emphasize building strength and muscle. Class will utilize dumbbells, barbells, and resistance bands. Class primarily focused on improving muscular endurance, strength, and bone density. Intensity Level: Low to Moderate

Exercise 2 with Robin (TTH @ 11:30AM): Exercises are performed standing and sitting. Emphasis on flexibility, strengthening, balance, and stretching. Also includes rhythmic activities. Intensity Level: Low to Moderate

Total Body with Janet (MWF @ 12:15PM): Conditioning class-emphasizing endurance, strengthening, stretching, and shaping. Includes standing and seated activities and use of various equipment. Intensity Level: Moderate

Aerobics with Robin (TTH @ 8:30AM): Continuous cardiovascular movements along with strength training and flexibility. Emphasis on building endurance through movement. Minimum Physical Requirements: able to step side to side, forward and back in a row without losing balance. Intensity Level: Moderate to High



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Strictly Strength with Avery (MWF @ 8:00AM or 8:50AM): Class that emphasizes resistance training to build strength/muscle while getting your heart rate up. The class will utilize body weight, dumbbell, barbells, and band exercises. Improve muscular endurance, strength, bone density, cardio endurance and reshape your body. Intensity level: Moderate to High

Mind/Body Style Classes:

Stretch & Flex with Shana (MW @ 2:15PM): Emphasis is on flexibility, range of motion, strengthening, and balance. Seated and standing exercises. Goal is to maintain/enhance range of motion and joint strength for daily functional movements. Intensity Level: Low



T'ai Chi Chih® with Larry (Tues @ 9:30 AM): A Western style of movement related to Tai Chi that improves well-being. The class involves slow, continuous, circular, shifting movement to stimulate inner energy chi flow. Will increase balance and flexibility. May be performed standing or sitting. Intensity Level: Low

T'ai Chi Chih® with Cindy (TTh @ 3:30PM): A Western style of movement related to Tai Chi that improves well-being. The class involves slow, continuous, circular, shifting movement to stimulate inner energy chi flow. Will increase balance and flexibility. May be performed standing or sitting. Intensity Level: Low

T'ai Chi Ch'uan with Larry (W @ 10:50AM): Slow moving activity; Movements are flowing, circular, and weight shifting. A soft martial art technique (mind and body) emphasizing health, balance and energy. Done as individual movements or as a series (a Form).

Minimum Physical Requirement: the ability to stand for 20 minutes (Forms taught: Wu Hao, Yang Short Form (37) and others). Intensity Level: Low

Yoga AM with Anita (MWF @ 9:45AM): Uses the physical postures, breathing practices, relaxation and meditation to harmonize body, mind, and spirit as well as increase strength, flexibility and balance. Intensity Level: Moderate to High

Yoga PM with Rhea (MW @ 5:30PM): Set of physical exercises or postures, sequences of postures and conscious breathing used to develop awareness, strength and flexibility. Minimum Physical Requirements: able to get up and down from mat and sustain standing postures for a period of time. Intensity level: Moderate

Dance Classes:

Learn to Dance with Jim and Linda (Mon @ 6:30 PM & Wed @ 4:05PM): Designed to teach basic dance steps to partner dances. Dances taught may include Waltz, Country Western Two-Step, Tango, Rumba, etc. For optimal results bring a dance partner. Intensity Level: Low



Line Dance Vocabulary (1) with Gail (Tues @ 12:30PM): Language of basic steps will be taught and explained through a "feet on" experience with a detailed walk-through. Each basic step will be incorporated into a dance exercise that is vocally cued with music. Basic line dance steps taught may include Waltz, Cha Cha, Rumba, Tango, Mambo, and Two-Step. The class prepares you for Beginning Line Dance. Intensity Level: Low to Moderate

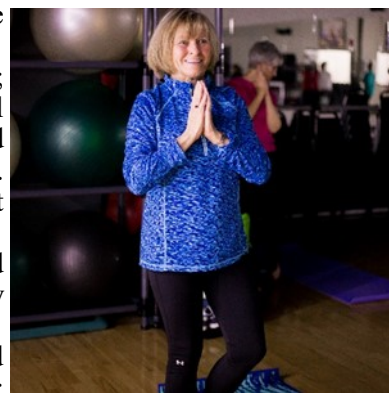
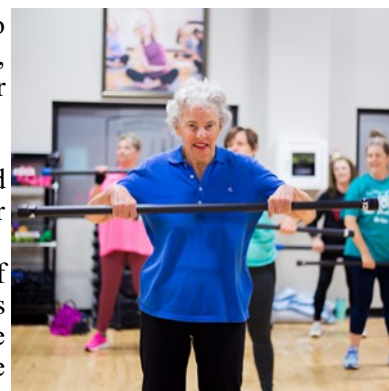
Line Dancing with Terri (Thur @ 1:30PM): Experience and knowledge of Line Dance required. Emphasis will be on dances already introduced with minimum teaching and cuing. Intensity Level: Moderate

Line Dance Level 2 with Gail (Tues @ 1:30PM): Experience and knowledge of Line Dance Vocabulary required. Continued instruction of progressively complex line dance steps appropriate for Beginner Level dances. Intensity Level: Low to Moderate

Line Dance Level 3 with Gail (Thur @ 12:30PM): Experience and knowledge of line dance steps required. Focus on learning Beginning and Low Improver level dances. Need to have mastered Line Dance Vocabulary and understand basics of Line Dance Level 2. Intensity Level: Low to Moderate

Line Dance Level 4 with Nancy (Mon @ 10:50AM): Continued mastery of more complex dance steps and sequences. Should have sound knowledge of line dance terminology. Emphasis is on learning new routines and dances ranging from Improver to Intermediate Level. Intensity Level: Moderate to High

Tap Dance with Kaylee (Thur @ 10:30AM): A style of dance that focuses on rhythmic patterns through the sound of the shoe striking the floor. Tap can help sharpen an individual's reflexes, memory skills, and coordination. This class is not only a physical workout, but a workout for your brain! Level: Moderate



UMC ACTIVITIES CENTER

Avery Williamson

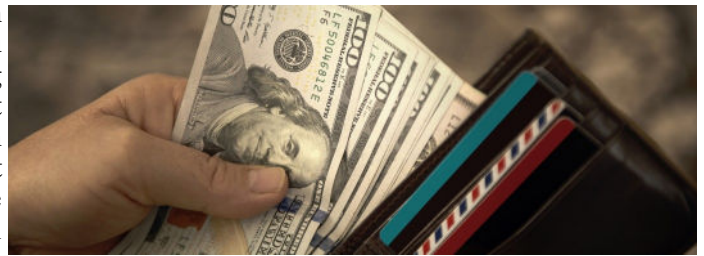
Spending Money in Retirement

As a young adult, retirement does not cross my mind every single day. When people my age think about retirement, we think of not working, doing what we want, sleeping in, buying what we want, and traveling. Although some of these things are what retirees are doing, it is important to have the money and the time to be able to do all of those things. I have put little thought on how this "Dream Money" is going to come to be and recently found an article that caught my eye and I wanted to base this newsletter off of it.

No matter the amount of money you may have in your retirement fund. It is not a smart idea to take it all out and spend in on whatever you want. The whole point of retirement is to have enough money to sustain you comfortably for the rest of your life. The last thing you need to do is spend it all and have debt to pay in retirement. There is a balance that experts have found and I wanted to share it with you. So, how much can you spend in retirement without running out of money?

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It's called the "4% Rule." This assumes you withdraw the same amount from your portfolio every year, adjusted for inflation. It is a simple formula. You basically add up all of your investments, and withdraw 4% of that total during your first year of retirement. In subsequent years, you adjust the dollar amount you withdraw to account for inflation. The 4% rule should have a very high probability making your money last for a 30-year retirement. This is great rule to start off with. But, it is not perfect. There are some things about the rule that need to be adjusted for your personal lifestyle. The 4% rule is limited on what it does and here's why:



- It only tells you what you spend according to inflation – not on how your portfolio performed. It also assumes you never have years where you spend more, or less, than the inflation increase.
- It assumes a 30-year time horizon. Everyone is different and retires at a different age. It is not just at the age of 65. Retirees should plan for a long retirement. The risk of running out of money is important risk to manage. If you are already retired or older than 65, your planning time horizon may be different. The 4% rule may not suit your situation.
- It doesn't include taxes or investment fees. The rule guides how much to withdraw from our portfolio each year and assumes that taxes or fees, if any, are an expense that you pay out of the money withdrawn. If you withdraw \$40,000, and have \$5,000 in taxes and fees at year-end, that's paid from the \$40,000 withdrawn

We can be smarter than the 4% rule. Retirement is a little tricky because nobody knows exactly how long they are going to live. However, if we can narrow this down to be more accurate. You will be able to set aside the appropriate amount of money you can spend in retirement. I encourage everyone to carefully consider your health and life expectancy, using data from the Social Security Administration and your family history. Also your tolerance for managing the risk of outliving your assets, access to other resources if you draw down your portfolio (Social Security, pension, annuities, etc.)

Investing is the next step. You have money for retirement, now hopefully you have been investing already, but if you haven't. You need to invest so your money can start making more money for you. Stocks in retirement portfolios provide potential for future growth, to help support spending needs later in retirement. Cash and bonds, on the other hand, can add stability and can be used to fund spending needs early in retirement. Each investment serves its own role, so a good mix of all three – stocks, bonds and cash – is important.

The most important issue, and one that trumps all of the issues above. The 4% rule, as we mentioned, is a rigid guideline, which assumes you won't change spending, change your investments, or make adjustments as conditions change. You aren't a math formula, and neither is your retirement spending. If you make simple changes during a down market, like lowering your spending on a vacation or reducing or cutting expenses you don't need, you can increase the likelihood that your money will last. Lastly:

- If you're subject to required minimum distributions, consider those as part of your withdrawal amount.
- Be sure to factor in Social Security, a pension, annuity income, or other non-portfolio income when determining annual spending
- Rather than just interest and dividends, a balanced portfolio should also generate capital gains.

One important thing to remember is to stay flexible! The 4% rule is definitely a helpful guide. However, life is not always predictable.

Lastly, the transition from saving to spending from your portfolio can be difficult. There will never be a single "right" answer to how much you can withdraw from your portfolio in retirement. What's important is to have a plan and a general guideline for spending – and then monitor and adjust, based on your circumstances, as necessary. The goal after all, isn't to worry about complicated calculations about spending. It's to enjoy your retirement. So enjoy it!



Class Spotlight:

Yoga PM is a class offered designed for those who need time in the evening to relax the mind and the body from the hustle and bustle of the day. **Yoga PM** meets at 5:30pm on Mondays and Wednesdays. It is taught by one of our talented Certified Yoga Instructors, Rhea Hill who is highly involved with the Yoga community. Rhea uses a set of physical exercises, poses, conscious breathing, balance, strength and flexibility to give members and guests the full experience of **Yoga PM**. The intensity level is moderate and requires you to be able to get up and down from the mat and sustain standing postures for a periods of time. Come in and get the full experience of **Yoga PM** any time.

The UMC Activities Center is located at 7105 Kewanee Avenue, Lubbock, TX 79424. We ask that you arrive 5-10 early to pay a \$5 guest fee and sign the appropriate paper work. We hope to see you in **Yoga PM** soon! For more information feel free to call us at (806) 761-0676.



AARP Safe Driver's Course
 February 9th, April 18th, and June 13th
 12:00pm-4:00pm
 UMC Business & Technology Center
 309 N. Slide, Lubbock TX 79416
 Call (806) 775-9315 to register
 Cost is \$20 for AARP Members
 or \$25 for non-members



VOLUNTEER SPOTLIGHT

Catlin McCune



Our Volunteer of the Month is Linda Wolfe. Linda is originally from Oklahoma but has been in the Hub City for 40 years. She has been volunteering at the Main Tower Information Desk since 2019. Linda is reflective of the past 4 years, volunteering during the pandemic. She recalls it being one of the most rewarding memories to be part of something that made a difference during a chaotic time. She says it was the time to be active, able, and to keep going because she could. When Linda is not volunteering, she finds joy in reading, knitting, and quilting. We are celebrating Linda this month as being a committed volunteer - thank you for being a valuable extension of our UMC culture!

HOW YOU CAN GET INVOLVED

Are you interested in supporting UMC Health System? Volunteers are needed now more than ever. Volunteering is great for both the volunteer and the organization! UMC Health System relies on the support of volunteers who so generously give their time in support of our cause. UMC is seeking volunteers willing to fulfill various roles including:

Information Desks Greeters Couriers

Share Your Talent! (*Music Therapy, Pet Therapy, & Patient Advocacy*)

Volunteer From Home by Donating! (*Patient Care Packages, Nurse/staff Care Packages, Books, Cards, etc.*)

All shifts available! You can set your own schedule! All volunteers & staff follow safety and health protocols to minimize risk. All donations can be coordinated thru the Volunteer & Guest Services Department.

If you are interested or have questions call (806) 775-8238.



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Seniors are Special travels to Mackinac Island MI, featuring the Agawa Canyon

Autumn Foliage Train

September 28th - October 6th 2023

Mayflower has announced an extension on the airfare discount for our Mackinac Island trip!

Highlights include:

- One night in downtown Chicago with a guided city tour
 - Explore Sleeping Bear Dunes National Lakeshore
 - Visit the Music House Museum with its one-of-a-kind collection of rare antique musical instruments
 - Embark on a narrated rail excursion through scenic Agawa Canyon during autumn foliage time
 - Spend two nights at the Grand Hotel, the crown jewel of Mackinac Island
 - Explore the charm of a bygone era on Mackinac Island and learn of its history during a private lecture with a local historian
 - Tour Mackinac Island via a horse-drawn carriage en route to the hotel
 - River Rouge Ford Factory Tour to see the F150 pickup truck being built
 - The Henry Ford Museum or Greenfield Village
 - 12 Meals: 7 breakfasts, 1 lunch and 4 dinners
- Round trip airport transfers

Costs: The cost of this trip is \$3,948 per person with double occupancy (add \$1989 for single) with airfare.

Travel Protection is available for an additional \$299 per person and must be paid at time of deposit.

Deposit for this trip is \$200 and is due at time of reservation.

For further information or if you are interested in joining us on this exciting nine day journey please call the office at 806.775.8760 for availability.



Seniors are Special is a Service of UMC Health System

602 Indiana Avenue | Lubbock, TX 79415 | 806-775-8760