

The Golden Age

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Created: 7/1/2008

What does Sheldon Zinberg, M.D., know about the health and fitness industry? Plenty. As the founder of the mushrooming senior fitness chain Nifty After Fifty, Zinberg's got the corner on the market most health clubs are only talking about. With a whole life approach to fitness and whole lot of personal charm, Zinberg's a 75-year-old mogul in the making. Welcome to the health club of the future.

"Welcome to the boomer world," says Sheldon Zinberg, M.D.

You get the feeling that here is a guy who's used to making dramatic statements, but the facts are on his side. At 75-yep, you read that right, he's three-quarters of a century old-Zinberg is the brains behind one of the most innovative, not to mention lucrative, fitness empires going. His Nifty After Fifty Fitness franchise has done what 99% of health clubs have not been able to do: It's gotten seniors-and their disposable income-into the gym.

It's a position Zinberg reached by simply being passionate about senior health care. He found his way into fitness centers through CareMore Medical Group, the organization he founded in 1993 primarily to focus on senior health. Zinberg had long believed that mentally and physically active seniors boasted better long term health than those with sedentary minds and bodies, and CareMore gave him the chance to prove it. As part of his research, Zinberg purchased health club memberships for 500 of CareMore's senior members. The results were even better than he'd hoped.

"Within 12 months, we saw a dramatic decrease in fractures and hospitalization in the members who had the health club memberships," Zinberg says.

His work at CareMore was such a success that JP Morgan swooped down in 2006 with an over \$220 million dollar buyout offer that Zinberg couldn't resist. But Zinberg was just getting started.

The greatest challenge to senior independence is the progressive loss of mental and physical ability," says Zinberg.

He speaks from experience-but not the personal kind. Zinberg is 75 years old, and he doesn't miss a beat-proof positive that, at least for some seniors, an active life is a recipe for longevity.

He talks me through the science behind his statement. As soon as you turn 40, he explains, a condition called sarcopenia sets in. This age-related muscle loss is as scary as the Latin term suggests: Starting at age 40, most people lose 1% of muscle mass each year. After age 60, it accelerates to 1.5%. And that's just normal muscle loss-it doesn't take into account the increased loss that comes from the myriad health conditions, including diabetes, arthritis, heart disease and more, that most Americans face in some form or other as they get older.

It sounds ominous-and it is-but what it's not, Zinberg is quick to point out, is inevitable. "Proper training can delay and even reverse these effects," he says. "Very frail patients can increase their muscle strength by more than 100% in just 16 weeks with the right training. You can make huge improvements in just 12 weeks-once you've done that, it's more about maintenance."

In other words, you're never too old to get in shape.

There are other benefits, too. Falls, which many seniors fear and which can drastically affect a senior's overall health and lifestyle, are less likely to occur among active seniors. In a survey of 1,400 Nifty After Fifty members, Zinberg found that his active seniors had a decrease of almost 90% when it came to risk for falls and an almost 85% less risk of fractures. Compared to the CDC's reported 1 in 3 risk for senior falls, Zinberg's numbers are almost staggering.

But it's nothing more than the kind of success Zinberg envisioned when he opened the first Nifty After Fifty health club back in his CareMore days. In his deal with JP Morgan, Zinberg kept the right to use the Nifty After Fifty name and launched forward into creating a club that would fulfill his vision for active senior living. Concentrating solely on the 50- to 94-year-old market, Zinberg has found a niche with tremendous potential. Since 2006, he's grown Nifty After Fifty from one club to nearly a dozen, and he's only got plans to grow more in the coming years.

The goals of Nifty After Fifty are simple: Make seniors healthier. Keep them independent. Prevent hospitalization. And

to accomplish his goals, Zinberg has put together a unique combination of programs and services, all of which exist in an environment designed to make seniors feel right at home.

For starters, there's no hip, urban gym with a monster parking lot to contend with. Nifty After Fifty members show up for their workouts at comfortably suburban strip malls. And they don't have to walk nervously into the gym by themselves: All Nifty After Fifty workouts are by appointment only, so trainers are ready to greet members the minute they walk in the door to get them started with their workout. Don't be surprised to hear big band music or Sinatra crooning in the background instead of an aggressive rap/techno beat. And don't be surprised if the vibe is more Palm Beach casual than urban loft. Zinberg's convinced that seniors want a workout environment that feels comfortable and familiar to them, and from the ambience to the soundtrack, every detail matters to him.

Most important, in Zinberg's view, is the service component of Nifty After Fifty. Each member spends his first three visits going through a complete evaluation with trained coaches and physical therapists. Members get assessments of their cardiopulmonary health, strength, flexibility, resting metabolic rate, body mass index, percentage of body fat, percentage of muscle mass and more. (All the Nifty After Fifty trainers have kinesiology degrees.) If a member has a medical history that impacts his fitness experience, such as orthopedic surgery, a physical therapist joins the assessments. It's a comprehensive welcome, but when the assessment is done, the member ends up with a totally personalized fitness program that takes into account his specific history, goals and limitations.

This personalization is a key part of the Nifty After Fifty experience. "All of our members come by appointment for every visit," Zinberg says, a drastic shift from the drop-in-anytime structure most clubs employ. But Nifty After Fifty works because its members know that when they come through the door, the equipment they want to use will be available and the experts they need to guide them through their routine are present. And every member's workout plan is coded on a USB key—at each workout, they insert the key into the machine, and their workout plan pops up for them automatically. At the end of the workout, the key stores the data so that it can adjust the next workout session if necessary. The key stays at the club, so members don't have to worry about keeping up with it. In addition to strength and cardio workouts, Nifty After Fifty has a large chunk of floor space devoted to balance and mobility exercises, including yoga and mat Pilates.

But physical fitness is just the beginning. Zinberg's view of senior fitness is very much a holistic one, and the structure of Nifty After Fifty clubs very much reflects that sense of balance. In addition to the workout floor, the Nifty After Fifty fitness centers include programs like Reviving Your Driving, designed to keep older members behind the wheel as long-and as effectively-as possible; Brain Aerobics, which Zinberg jokingly calls "Rewinding Your Minding," a computer-based program to improve memory and cognitive skills; personalized nutrition guidance; and an advanced MedSpa that offers everything from minor face lifts to body sculpting. Nifty After Fifty also has numerous social events for its members, including makeovers, dance nights and movie matinees. Zinberg doesn't say it, but we're both thinking the same thing. We're thinking that this is a lot like what happened a few years ago with Curves: Everybody kept talking about getting women into health clubs, but nobody did it—and then Curves came along. Clubs were kicking themselves for missing the opportunity. It's not hard to see that the same thing could be about to happen with senior fitness.

"Most seniors have a disdain for the chaotic, unsupervised environment you find in most health clubs," says Zinberg. "Most of them aren't comfortable with the idea of hiring a private trainer either. Health clubs as we know them simply don't address the needs of most seniors."

Zinberg's Nifty After Fifty clubs reflect what he believes appeals to seniors. "Compared to intimidating gyms, we're friendly. Quiet. Convenient. We're comfortable."

It's a formula that's working. Growth has been so steady that Zinberg is preparing to step outside his California home base. (All his clubs up to this point have been in California, where he launched the original Nifty After Fifty.) Now that Nifty After Fifty has gotten the franchise go-ahead, Zinberg is in talks to potentially open clubs in several new markets, including Arizona, Texas and Florida. And he's interested in forming more partnerships and franchises.

"Nifty After Fifty is the only club that's truly designed to cater to the needs of the baby boomers and older adults," he says. "Our equipment, our programs, our music, our ambience—everything about the general atmosphere of our clubs is designed to make seniors comfortable in them."

He's quick to point out that partnering with Nifty After Fifty could be a smart way for savvy club owners to grow their piece of the senior market. "Existing clubs are going to have problems appealing to the senior demographic because health clubs don't appeal to that demographic" he says. "Even when clubs create a club-within-a-club type thing, the members still have to walk through the front door and into that large, chaotic atmosphere to get to it. For many seniors,

it's just too overwhelming."

Co-branding a club with Nifty After Fifty could give club owners the best of both worlds, he says: access to senior dollars without the hassle of trying to figure out how to appeal and market to an entirely different club demographic from the more traditional health club member most clubs target.

And make no mistake, says Zinberg, clubs that ignore boomers are likely to see their bottom lines suffer because of it in the long run, even if they can avoid it in the short run. With the greatest amount of leisure time and the most significant slice of discretionary income, baby boomers are every club owner's dream member. Their loyalty is legendary, and they're willing to spend money for what they believe to be quality.

"The boomer population is just going to keep growing," Zinberg says. "This is an opportunity to really help boomers flourish and to make a profit. What's better than that?"