

DECEMBER 2019

THE CENTER

NEWSLETTER

CHRIS DOCK JOINS THE BOARD

I first became involved with the Senior Center through a legacy donation from a former client of our firm's estate planning practice. I then became a member of the Center's Legacy Giving Committee and the Building Committee for the future home of the Center.

I have over 30 years of experience in finance, investment advisory, technology, and human resources consulting. I have been self-employed for the last 20 years, working with both individuals and corporations on their investment strategies and implementation. I have a Bachelor of Arts Degree from Saint Olaf College in Northfield, Minnesota with a double major in Mathematics and Economics. Most people know Saint Olaf best as the fictional hometown of Betty White's character on Golden Girls.

In my personal life, I have always had a deep commitment to caring for the senior members of my family. I realize that there are many seniors who do not have family members that are able to be there for them, whether that is due to geography, finances, or lack of contact. We are so fortunate to have the Center here to provide services to our community – social, educational, transportation, nutritional, and providing a sense of belonging to its members. I am honored to be a part of those efforts.



Chris Dock



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DONATING YOUR REQUIRED MINIMUM DISTRIBUTION TO THE PAYSON SENIOR CENTER *by Chris Dock*

If you are age 70 ½ or older and you have money in an IRA, the government requires you to take a Required Minimum Distribution (RMD) each year using a formula based on your account balance at the end of the prior year divided by a calculation of your estimated life expectancy. Basically, the IRS has not taxed you on your IRA until this point, but they feel they have waited long enough and it's time for you to start taking distributions so they can receive their cut!

If you are receiving your RMD from your IRA directly and are also making personal donations to the Senior Center, you may be missing out on an opportunity to reduce your tax obligations. When you file your tax return, your Standard Deduction in 2019 will be \$12,200 for single filers and \$24,400 for joint filers. Because of these increased Standard Deduction levels, many people no longer itemize their deductions and thus lose the benefit of the tax deduction for their donation.

There is a way around this – it's called a Qualified Charitable Distribution (QCD). This allows you to have your RMD processed as a direct distribution to the Senior Center. When you use this process, you are not taxed on the distribution since you never personally received the money. This may also help you on the tax treatment of your Social Security benefits since it reduces the amount of taxable income you need to report to the IRS.

There is a catch – you can only donate up to \$100,000 of your RMD through the QCD process each year. And if your RMD is more than \$100,000 – congratulations!! That must mean you have a very large balance in your IRA, which is not a bad problem to have.

As we near the end of the year, please consider utilizing the QCD option to donate your RMD (or a portion of it) to the Payson Senior Center. If you have already received your RMD for 2019, please consider implementing this strategy for 2020 and beyond. You can make this change to your RMD by contacting your IRA custodian. Thank you for considering this option which can provide a great benefit to both you and the Senior Center!





Exercise at The Center

EXERCISE, UGH by Ann Leonard

My husband has a saying - "you only have so many heart beats, you don't waste them on exercise."

Wrong! It's been confirmed that if you spend an hour exercising at the gym you add that hour to the end of your life. Hmm. The truth is a regular exercise program can not only strengthen your heart but can also stave off dementia, lower your risk of diabetes and lower risk of other diseases and issues.

Regular exercise helps movement, which means that arthritis can feel just a little bit less painful. By improving your posture and doing gentle exercises to strengthen the muscles that support joints, daily tasks become easier and can help you avoid chronic pain. If you keep moving, you will be able to keep moving. An exercise class at the Center can help. There are several classes with varying levels of exercise that will help you be the best you can be. Remember to always consult with your physician before beginning any exercise program.



*Exercise is good for the body, mind, and soul.
Come exercise with us and improve your
balance, strength, and attitude.*

Free Classes

Strength & Balance Sit & Strengthening

Mon & Thurs @ 10:00

Adv. Balance & Strengthen

Mon & Thurs @11:00

Hatha Yoga w/ a Twist Mon
@ 1:00

Get Up & Move w/ Line Dancing-NEW

Thurs @ 9:45

Zumba w/Bernie

\$3 per class

Mon & Wed @ 9:00

Tues @ 8:00

Jill's Yoga & More

\$3 per class

\$2 Members

Mon & Wed @ 10:00

Tues, Thurs & Fri

@ 9:00

Belly Dancing

\$3 per class

Members free

Mon @ 2:30





VOLUNTEER SPOTLIGHT - Teri Poland

Teri is a superstar volunteer! There is always a smile and a friendly word coming from Teri.

Teri retired from being one of our wonderful Meals on Wheels Drivers. She now volunteers her time as a greeter and filer and also helps with administration. We love having Teri around each week to brighten our days.

For more information on how to become a Senior Center Volunteer contact Laura at 928-474-4876



TRINKETS & TREASURES VOLUNTEER NEEDS



We currently have 25 volunteer shifts to fill at Trinkets & Treasures (T&T).

T&T is responsible for 30% of our funding for programs such as Meals on Wheels and Senior Transportation. There are a variety of positions available. In addition to supporting great programs, Volunteers receive 20% off T&T purchases.

For more information contact Holly at 928-474-3205



SHOP FOR A CAUSE

BUY T SAVE

A Life!

**DONATIONS
DROP OFF**
Monday - Saturday
9:00-3:00PM

**Meals on Wheels
Senior Programs
Transportation**

SHOP
Monday - Saturday
9:00-5:00PM
512 W. Main St.

Trinkets & Treasures

A FINE RESALE SHOP

ALZHEIMER'S DISEASE & ISRAEL

by Ann Leonard

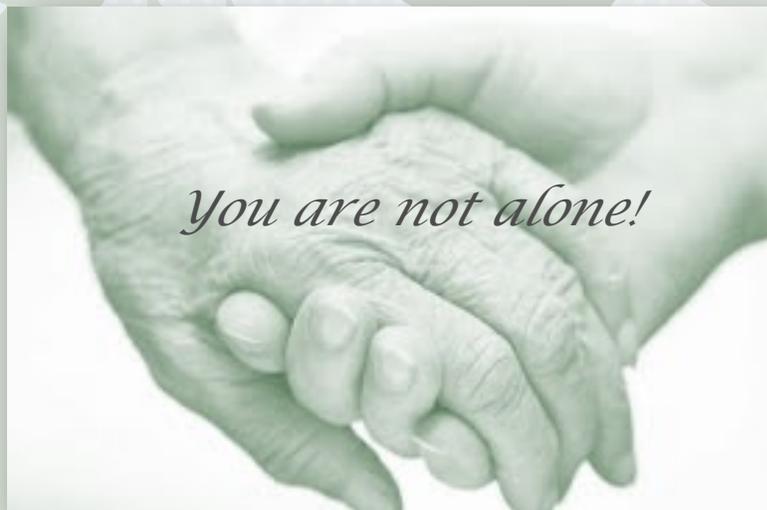
Israel has been in the forefront of medical research for decades. Israeli scientists have made advances in treating cancer, asthma, diabetes, sepsis, and neurological diseases such as ALS. They are also working on a blood test that can predict lung cancer.

They are now tackling Alzheimer's disease, which is one of the most common causes of dementia.

Alzheimer's affects approximately one in 20 people over age 65 and is the sixth leading cause of death.

One in eight Americans will develop the disease.

Israel has developed a "neuroprotective" drug that has shown promise in relieving behavioral and psychological symptoms of Alzheimer's including depression and anxiety. They have also developed an electromagnetic stimulation system that appears to change the course of Alzheimer's and allows patients to regain cognitive skills. We look forward to more new solutions from Israel.



You are not alone!

Forget-Me-Nots meet every 1st & 3rd Wednesday
of the month at the Center 514 W. Main St.
Dementia Caregiver Support Group

Forget –Me- Nots



There are many different types of dementia. The most common types include Alzheimer's Disease, a dementia that comes with Parkinson's Disease, and dementia caused by cardiovascular disease. Statistics show that the caregiver usually dies before the loved one due to the stress that is involved. If you are a caregiver, you know the stress. The group Forget-Me-Nots meets at the Center the first and third Wednesdays of each month at 1:30pm. This is a voluntary support group of individuals who are or have been impacted by dementia. They will help with respite funding for caregivers, assist with providing a medic alert bracelet, and caregiver education. You can contact the Center for an application to receive funding for any of these services.



AZ BUSINESS ANGELS AWARD 2019

Thirty people voted for the Payson Senior Center as best non-profit of the year. Over 100 non-profits were nominated, and the Payson Senior Center was selected as a finalist and made the top five in the *Best Non-Profit Service* group category. An awards dinner was held by the *AZ Business Angels* magazine to acknowledge non-profits, philanthropists, volunteers, and corporate giving. It was an honor to be with others that are doing their part to make the world a better place.

COMMUNITY OUTREACH



Did you know?

The Payson Senior Center provides one meal a month for over 100 children at Payson Community Kids.

For the month of October our volunteer, Mary Johnson, made these adorable “spooky” cupcakes for a special Halloween meal.



SMILES ON THE LINE

Staff and Volunteers prepared over 35,000 meals this year. We serve meals to our local homebound and have lunches at the Center. Our menus are approved by the state dietician and meet the 1/3 daily nutritional requirement.



Morning Meals on Wheels
Assembly Line



TOGETHER WE ARE MAKING A DIFFERENCE



“The pains of hunger will end after I eat this meal” stated John, after he received his first meal from our Meals on Wheels program.

One in six seniors are at risk for isolation, depression, and hunger. Please consider supporting the Payson Senior Center. No senior should face the challenges of aging alone.

Please visit www.paysonseniorcenter.org to learn how you can help or complete the form below and make a difference today.



HERE IS MY DONATION OF \$ _____

I want to help provide for critically needed meals and transportation programs!
Please make checks payable to Payson Senior Center & mail or drop off at The Center 514 W. Main St.
OR complete the Visa or MasterCard information below and mail or drop off at The Center.
YOU MAY ALSO DONATE SECURELY ONLINE: www.PaysonSeniorCenter.org

Card Number	Expiration Date	CCV#
<hr/>		
Name on Card	Billing Zip Code	

Please fill out the following information for your tax receipt:

Name: _____ Phone: _____

Address: _____

EMAIL (optional): _____

A RECEIPT FOR YOUR RECORDS WILL BE MAILED TO YOU



Payson Senior Center
928.474.4876
514 West Main Street • Payson, AZ 85541
PaysonSeniorCenter.org

Trinkets & Treasures Resale Shop
928.474.3205
512 West Main Street • Payson, AZ 85541

