

#### **NEW YEAR'S DAY**

# January 1

Happy New Year! Wishing you joy, laughter, and happiness in the year ahead.

# <u>UNUSUAL SNACKS AND STORIES - SENIOR</u> KITCHEN

# January 8 | 10:00 am

Bring an unusual snack to share as well as your unusual (or not so unusual) stories.

#### NATIONAL BAGEL DAY - LOBBY

# January 15 | 10:00 am

Come and enjoy a bagel with coffee or tea.

### **MOVIE AND POPCORN - SENIOR KITCHEN**

#### January 22 | 10:00 am

"A Man called Ove", based on a book by Fredrik Backman

#### **BOOK CLUB - LOBBY**

#### January 29 | 10:00 am

Join us for a discussion of the book My Friends. A 2025 novel by Fredrik Backman about four teenagers who form a powerful bond over a summer, finding solace in each other and a painting created by one of them, with the story unfolding through flashbacks and a present-day narrative where a young woman named Louisa connects with the painting's history. It's a coming-of-age story exploring friendship, trauma, and healing, balancing humor with heartbreak as it delves into themes of family instability, art, and self-discovery.



Beginning January 1<sup>st</sup>, "The Gratitude Jar" will be in the Senior Kitchen so that anytime we are down there members will be invited to write for what they are grateful at that moment and put it in the jar. At next year's holiday luncheon, we will read them all!

# 2025 HOLIDAY LUNCHEON AT THE BECKERS



#### **2025 SWIM CLASS CHRISTMAS TEA**



# **EXERCISE CLASSES**

#### **Monday**

 Pilates from 9:00 - 9:45 am, held in Studio A

# **Tuesday**

• Fit 4 Life from 8:00 - 8:45 and 9:00 - 9:45 am, held in Studio D and on Zoom

# Wednesday

 Gentle Yoga from 10:15 - 11:10 am, held in Studio A

# **Thursday**

• Fit 4 Life from 8:00 - 8:45 and 9:00 - 9:45 am, held in Studio D and on Zoom

# **Friday**

- Pilates from 9:00 9:45 am, held in Studio A
- **Gentle Yoga** from 4:00 5:00 pm, held in Studio A

# **Saturday**

 Gentle Yoga from 8:15 - 9:15 am, held in Studio A

### **WATER CLASSES**

# **Monday**

- Water Aerobics 8:30 9:15 am
- Silver Sneaker Splash, 10:30 11:15 am

# **Tuesday**

• Water Aerobics 6:45 - 7:45 pm

#### Wednesday

- Water Aerobics, 8:30 9:15 am
- Silver Sneakers Splash, 10:30 - 11:15 am

#### **Thursday**

• Water Aerobics, 6:45 - 7:45 pm

#### **Friday**

- Water Aerobics, 8:30 9:15 am
- Silver Sneakers Splash
   10:30 11:15 amIf you have questions or would like more information, please contact:

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# **WHAT'S NEW FOR SENIORS IN 2026**



In 2026, seniors in the U.S. will see a **2.8% Social Security COLA**, boosting average benefits, while the **full retirement age officially hits 67**, and Medicare Part B premiums will rise; other changes

include a higher QCD limit for tax-free IRA donations and adjusted Social Security earnings limits for those still working, impacting how much they can earn before benefits are reduced.

# **Social Security & Retirement Income:**

**Cost-of-Living Adjustment (COLA):** A 2.8% increase means an estimated \$56 extra per month for the average retiree, with the average check rising to \$2,071.

**Full Retirement Age (FRA):** Reaches 67 for those born in 1960 or later, the final step in the gradual increase to age 67 for claiming full benefits.

**Work Earnings Limits:** Higher limits mean less benefit reduction for working seniors; the limit for those nearing FRA increases, allowing more earnings before benefits are affected.

**Qualified Charitable Donations (QCDs):** The annual limit for tax-free IRA donations to charities increases to \$111,000 for those  $70\frac{1}{2}$  and older.

#### **Medicare Changes**

**Medicare Part B Premium:** The standard monthly premium increases to \$202.90 in 2026, up from \$185 in 2025.

**Part A (Hospital) Costs:** The deductible and coinsurance amounts for inpatient hospital stays also increase.

#### Taxes

**Standard Deduction:** The IRS sets higher standard deduction amounts, including an extra amount for those 65 and older, to account for inflation.

#### **Key Takeaways:**

- 2026 brings a modest financial boost from Social Security but also higher Medicare costs and finalized retirement age rules, requiring attention to individual planning.
- Full Retirement Age: This is the age (67 for those born in 1960 or later) where you get 100% of your Social Security benefit.
- COLA: A 2.8% Cost-of-Living Adjustment (COLA) applies in 2026, increasing benefit amounts.
- Benefits Reinstated: Any benefits withheld due to exceeding the limit are paid back to you later.

# NEW YEAR'S TRADITIONS FROM ROUND THE WORLD



Many New Year's traditions that we take for granted date from ancient times. This year, ring out the old and ring in the new with a New

Year tradition—or two! From singing "Auld Lang Syne" to eating black-eyed peas for good luck, discover different ways to celebrate the start of 2026!

Make Some Noise to Ring in the New Year! Making a lot of noise and light—from fireworks to gunshots to church bells—seems to be a favorite New Year's pastime across the globe.

In Thailand, it was once a tradition to fire guns to frighten off demons.

In China, firecrackers routed the forces of darkness.

In Denmark, they throw plates and glasses against each other's front doors to banish bad spirits.

In Ecuador, it is tradition to burn the effigies of famous people to destroy bad "juju" from the past year and start fresh.

In the early American colonies, the sound of pistol shots rang through the air.

Many New Year's traditions involve food. Here are a few:

In Spain, people attempt to eat 12 grapes during the 12 strokes of midnight! Tradition says that if they succeed before the chimes stop, they will have good luck for all 12 months of the coming year. In the southern U.S., black-eyed peas and pork foretell good fortune.

In Scotland—where Hogmanay is celebrated— Scots also hold bonfire ceremonies where people parade while swinging giant fireballs on poles!

Eating any ring-shaped treat (such as a doughnut) symbolizes "coming full circle" and leads to good fortune. In Dutch homes, fritters called oliebollen are served.

Germans and Pennsylvania Dutch eat sauerkraut on New Year's Day for good luck in the coming year.

In India and Pakistan, rice promises prosperity.

Apples dipped in honey are a Rosh Hashanah (Jewish New Year) tradition.

In Swiss homes, dollops of whipped cream, symbolizing the richness of the year to come, are dropped on the floors—and allowed to remain there!

#### PREVENTATIVE CARE AND VACCINATIONS

Seniors need key vaccines like annual flu, COVID-19, and RSV, plus vaccines for pneumonia, shingles, and Tdap (tetanus, diphtheria, pertussis), because immune systems weaken with age, increasing risk for severe illness. Staying updated with CDC-recommended shots, including potential travel vaccines, helps protect against these infections, so talk to your doctor about your specific immunization schedule.

It is essential for seniors to talk with their doctors about vaccinations because immune systems weaken with age, increasing the risk of severe illness, hospitalization, and death from common diseases like the flu, COVID-19, and RSV. A healthcare provider can help determine which vaccines are necessary based on an individual's health history and current recommendations.

# **Key Vaccines for Seniors**

**COVID-19:** Stay up to date with the latest boosters recommended for your age group.



**Influenza (Flu):** An annual shot is crucial as flu strains change, and older adults are at higher risk for complications.

**RSV (Respiratory Syncytial Virus):** Recommended for adults 60+ to prevent severe lung infection.

**Shingles (Zoster):** Prevents the painful rash and complications of shingles.

**Pneumococcal (Pneumonia):** Protects against serious pneumonia, meningitis, and bloodstream infections.

**Tdap (Tetanus, Diphtheria, Pertussis):** A booster for whooping cough, tetanus, and diphtheria.

#### Why They're Important

Weakened Immunity: As you age, your immune system becomes less effective, making you more vulnerable. Higher Risk: Seniors face greater risks of severe illness, hospitalization, and death from preventable infections.

# **Next Steps**

Talk to Your Doctor: Consult your healthcare provider to review your vaccination history and get a personalized schedule.

Check CDC Guidelines: Visit the CDC website for the latest adult immunization recommendations.

#### **GOALS FOR 2026**

The new year provides a great opportunity to step back and think about your goals. What steps can you take to live your best life in 2026 and beyond?

#### 1. Prioritize Regular Exercise



How much exercise should you fit into your schedule? The Centers for Disease Control and Prevention (CDC) older adults need at least 150

minutes of moderate-intensity activity or 75 minutes of vigorous-intensity activity every week. Look for ways to fit more movement into your everyday routine. For you, this might look like a regular walk or jog, spending time in the garden, or window shopping with a friend.

2. Nourish Your Body with Balanced Nutrition Another way you can improve your health is by being more intentional about what you eat. A wellbalanced diet with plenty of fruits, vegetables, lean proteins, and whole grains can improve your health and well-being, helping you feel more energized to take on your days.

Although general dietary guidelines can assist most people on their path to better nutrition, you should consider your specific needs. Focus on food that supports your nutrition goals and helps you combat any health challenges you're currently dealing with or may be prone to based on your risk factors.

#### 3. Schedule Regular Health Check-Ups

Check-ups, or wellness visits, are important at any age. If your doctor visits have been inconsistent, make regular check-ups a priority this year. Even if you're healthy, plan to see your doctor at least once a year. Insurance should cover the cost of a yearly visit because it's a vital part of preventive care.

If you dread going to the doctor, consider looking for a new care team. You should trust and feel comfortable with your healthcare provider so that going to the doctor is a pleasant experience.

Depending on your medical history and other factors, such as your age, you may also need to regularly screen for conditions such as diabetes, cancer, heart disease, and osteoporosis.

4. Take Advantage of Telehealth Technology Visiting the doctor in person is a great option most of the time, but in some instances, a virtual visit is a great alternative. Telehealth technology can make healthcare more convenient and accessible from the comfort of home.

If you've been nervous about trying this technology, you're not alone; research shows older adults are less likely to use telehealth. However, you may be surprised by how helpful this technology is if you give it a try.

#### 5. Ensure Adequate Sleep

Quality sleep is key for maintaining physical and mental health and feeling energetic throughout the day. If you aren't sleeping enough or if your sleep quality is poor, consider trying to make changes.

Try adjusting your nighttime routine to achieve better sleep hygiene. For example, avoid caffeine or alcohol late in the day, and don't eat too much before bed. Too much light exposure can trick your brain into thinking it's daytime. Reading or scrolling on a computer, phone, or tablet before bed can stimulate your brain and affect your ability to fall asleep.

# 6. Practice Good Hygiene and Self-Care

Neglecting self-care routines can be easy when you're busy with other things, but taking time to look and feel your best can make each day brighter. Maybe 2026 is the year to implement a new skincare routine or be more consistent with your existing self-care practices.

Personal hygiene is an "activity of daily living." When these activities become difficult to handle on your own, it may be time to consider at-home services. An aide can visit your home as often as needed to help you perform routine tasks such as dressing or styling your hair.

#### 7. Carefully Manage Medications

Medication errors are common, and in some instances, they can lead to dire consequences. If you sometimes forget to take prescribed medications or even supplements that help you maintain your health, you may need assistance to keep your medications organized.



Ask your primary care physician for an updated list of medications you take. Then, with help from their office if needed, create a schedule that considers variables such as dosage times and food intake, and stick to that schedule daily

#### 8. Learn Something New

You're never too old to expand your knowledge and skills! This year, make it a priority to engage in more mentally engaging endeavors, such as reading, playing daily online games such as Wordle or Connections, or doing puzzles. If you want to learn something new, consider taking a class, reading a book, or watching videos online to develop a new skill or take your existing skills to the next level.

#### 9. Focus on Mental Well-Being

Health goes beyond physical activity, nutritious food, and doctor's visits — it also involves prioritizing your mental health. You can do this through meditation, mindfulness, or engaging pursuits. Think about activities that leave you feeling refreshed and rejuvenated.

Social interactions can also do wonders to combat loneliness and boost well-being, so make a point this year to spend time with friends and family.