

# TSRA Update



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## Senior Centers and/or Councils on Aging

*by Carol Coombs*

Recently, in a discussion with a group of older adults, the topic of Senior Centers came up. It was surprising to learn how many individuals in this group had neither looked into the existence of such centers in their community nor visited one.

I live in a town (Andover) with a beautifully renovated Robb Center. I volunteer there once a week at the reception desk and also participate in some of the programs. The center features a welcoming foyer with an artificial fireplace, where local seniors often relax in overstuffed chairs and enjoy each other's company.

An on-site cafeteria provides meals for the town's Meals on Wheels Program. It also offers a reasonably priced hot meal to residents who register at least one day in advance.

The Center provides over fifteen levels of exercise programs, ranging from chair yoga to full body workouts. Most classes are on-site, with some available via Zoom. A fully equipped exercise room is also open for individual use throughout the day.

Each month, a talented staff offers various programs, classes, and trips. Andover residents get priority registration; non-residents can join if spots remain. The Supportive Day Program allows seniors to engage in activities with peers daily or part-time.

Consider joining your local Senior Center. Investigate what programs or facilities are available in your town or city. Massachusetts requires all towns and cities to have a Council on Aging to support seniors. Most places also have a Senior Center offering various services. You might be pleasantly surprised by the range of elder services provided.

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## Age 73 and over: Required Minimum Withdrawals (RMD's) Are Mandatory

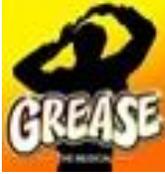
Once you turn 73, you must start taking annual RMDs from your Traditional IRA. Your first RMD must be taken by April 1st of the year following the year you reach age 73. Every year thereafter you must take an RMD by December 31st.

The amount of your RMD changes yearly. It is calculated by dividing the value of your Traditional IRA at the end of the previous year by a life expectancy factor, as determined by the IRS. You can always withdraw more than the minimum RMD, but remember that all distributions are taxed as income. If you don't make your annual required withdrawal, you'll be subject to pay a penalty.

## SAVE THE DATES



The spring luncheon will be held on Thursday, May 15<sup>TH</sup>. Join us for cocktails and a buffet-lunch at the Danversport Yacht Club. Stay tuned for more information as we get closer to the date.



On Wednesday, August 20<sup>th</sup> TSRA is going to the North Shore Music Theater to see Grease, with a possible lunch together beforehand. Watch for the flyer with sign-up information or check the TSRA web page ([tsretirees.org](http://tsretirees.org)).

<i>IN MEMORIAM</i>	
Robert (Bumpsty) Reagan	01/25/25
Carmen Miragliotta	01/27/25