

# BINGO

**JANUARY BINGO'S**  
**Friday, Jan 8, 15, 22, 29 at 1:00 pm**  
**Jan 22 will be "JAWS" Bingo**  
**We will unlock the downstairs lobby doors at 12:30 pm**

## BINGO CHANGE

Starting in December, 2020, we will go to a new way of doing Bingo prizes. Like we use to do at Dirty Bingo... instead of bringing \$3.00 to play, you will bring a **GENERIC** gift valued at \$3.00 (NO CASH) and those will serve as our regular and special prizes. We will not be trading prizes like in Dirty Bingo but keeping the prize given. Please put your gift in a wrapped box or bag with your name on the outside. The City of Mauldin will supply the two overall prizes and you will win your choice of Candy Bar for the "Good-bye" game.

We will be playing in the gym and sitting at individual card tables. **ONLY** Married couples or family who live together will be allowed to sit at a 6' table together. Everyone else will be seated at a card table, 12 feet apart.

Masks are required in all areas, at all times.

You will be given 2 cards and we will issue you 2 more after our halftime break.

The staff will sanitize each card after the event is over. Please leave cards and pennies on your table.

Space is limited so reservations are required!!! Our maximum capacity is 29 people. No walk-ins! We must know who is in the building at all times. The upstairs is closed and only the downstairs lobby, restrooms and gym will be open.

Please bring your own thermos as we cannot use the water fountains for anything except the bottle filler.

It's a chance to see your friends  
and play our favorite game.



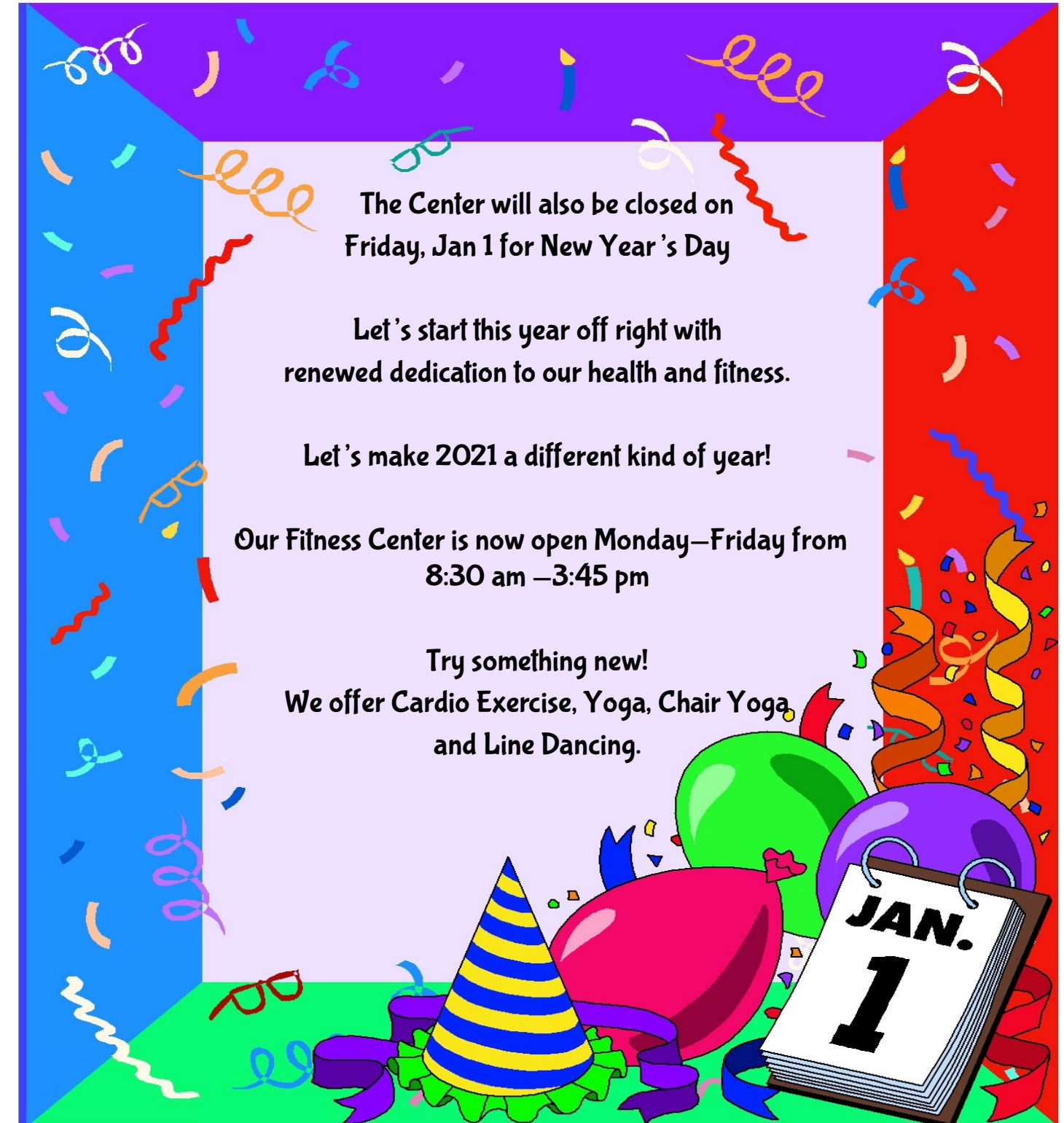
JANUARY 2021

## SENIOR SPIRIT

A Publication of The Ray Hopkins Mauldin Senior Center

**Center Hours**  
Mon–Fri  
8:30–4:00

203 Corn Road, Greenville SC 29607 \* 864-234-3488 \* Mailing Address: P O Box 249, Mauldin SC 29662  
MauldinRecreation.com – Click on "Senior Center" tab.



## EXERCISE CLASSES

We have many people who want to take our exercise classes but we can only have 29 students in the gym. This will be on a "first come, first serve" basis with the ability to CALL THE WEEK AHEAD FOR THE NEXT WEEKS CLASSES.

If you cannot make the class, please call so the next person on the waiting list can participate.

Line Dancing Beginner 1 & Beginner 2 are full unless a participant drops out.

**Social Distancing rules apply. Please bring your own mask. We will issue you one if need be. Bring your own beverages. Water Fountains are closed except for the bottle filler.**

## Zoom Class - continues!!

To: All T'ai Chi Chih (TCC) Students who are familiar with the practice

Each Tuesday I send to all students, who I have an email address, a weekly newsletter providing information on how they can deepen their practice, quotes from Justin Stone, the originator of TCC, information from and about the TCC organization, information and articles from other teachers and students who provide information to the Vital Force, our quarterly journal. Quotes and messages from other TCC students, and along with quotes are pictures, and other forms of information that help us to stay close as a community. If you wish to receive the weekly newsletter, I will need your name and email address. My email is: [aprychtarik@me.com](mailto:aprychtarik@me.com)

P.S. I include the ZOOM Meeting ID and Password in each weekly newsletter!!

Adabelle Rychtarik is inviting you to a scheduled Zoom meeting - T'ai Chi Chih for current students (students familiar with the practice)

Topic: Thursdays, 1:05pm, TCC practice for one hour. The class is free. We are all learning Zoom together as we practice TCC!

Join Zoom Meeting

<https://us02web.zoom.us/j/3984817778?pwd=am5GRnFzSjFVRkpvaDUxMjRkdj9tQT09>



Meeting ID: 398 481 7778  
Password: sctcc

BURROUGHS | ELIJAH  
ATTORNEYS

PLEASE JOIN BURROUGHS | ELIJAH  
ATTORNEYS FOR A COMPLIMENTARY

## Zoom Virtual Seminar

ESTATE PLANNING + ELDER LAW SEMINAR

Thursday, January 14

11:00 am

or

PROBATE WORKSHOP

Thursday, January 28

3:00 pm

Zoom seminar registration is required. Call the Greenville office (864-501-3205) or email [bbenedict@burroughselijah.com](mailto:bbenedict@burroughselijah.com) to get your meeting ID and password to join the seminars on Zoom.

## ON-GOING COMMUNITY SERVICE PROJECTS:

- ◆ Upstate Backpack Ministries
- ◆ Messiah Lutheran Food Bank
  - ◆ Homeless Period Projects
  - ◆ Mauldin Dog Shelter
- ◆ Lions Club International Eyeglass Collection  
Items will collected in the downstairs lobby.



**FINANCIAL FOCUS —Dustin Shirah, AAMS® / Financial Advisor / Edward Jones**

Year-end Tax-Smart Moves to Consider

As 2020 draws to a close, you might wonder how you can improve your tax situation – especially in terms of your investments. Here are a few year-end ideas to consider:

- **Be a tax-loss harvester.** In taxable investment accounts, you could sell investments that have lost value and use the losses to offset income from any capital gains you might have from selling investments that have appreciated. If you have an overall net capital loss for the year, you can deduct up to \$3,000 of that loss against other kinds of income, including your salary and interest income. Unused net capital losses can carry over to future years. This strategy works best if you're in a higher tax bracket now than you expect to be in the future.

Take into account any costs associated with selling investments and be aware of the IRS' "wash sale" rules, which prohibit you from claiming the losses if you purchase a "substantially identical" security 30 days before or after the sale of a position sold at a loss. You may want to work with a financial professional to find a replacement investment to keep you invested in the market. See your tax advisor before embarking on this type of tax-loss "harvesting."

- **Avoid mutual funds about to pay out taxable distributions.** In December, many mutual funds pay out dividends and capital gains that have accrued over the year. If you're planning to buy shares of a mutual fund in a taxable investment account, avoid purchasing funds on the verge of paying large taxable distributions. Instead, consider a more tax-efficient exchange-traded fund (ETF) or mutual funds that aren't expecting large payouts. Conversely, if you were planning to sell a fund anyway, you could possibly reduce taxes by selling before the dividends are distributed.

- **Boost your tax-favorable contributions.** If you haven't maxed out your contributions to your employer's retirement plan, health savings account (HSA), and/or IRA, make additional contributions for 2020 if you can. If your employer suspended 401(k) matches this year and you can afford it, consider increasing your contribution to make up for the lost amounts. Traditional pre-tax contributions are deductible and reduce your taxable income in 2020, while Roth contributions will generally reduce your taxable income in future years, when you take withdrawals from Roth accounts.

- **Consider strategies in a year without RMDs.** If you're older than 72 (or 70½ if you were born before July 1, 1949), you typically need to take annual taxable withdrawals – technically called required minimum distributions, or RMDs – from your traditional IRA or 401(k). However, you got some relief this year, as RMDs are not required because of the COVID-19 pandemic. Nonetheless, you may want to consult with your financial advisor and tax professional to determine if a distribution from a traditional/pre-tax account still makes sense. If you're in a lower tax bracket this year than you expect to be in future years, you may benefit from taking advantage of lower rates. Alternatively, if you don't need the distribution to cover expenses, you might explore if a Roth conversion makes sense.

Your key motivator, in all investment-related decisions, should be whether your choices will help you achieve your long-term goals. Within this framework, taxes do matter – so, do what you can to control them.



**JANUARY 2021**



MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<p><b>Make your Resolutions count:</b></p> <p>1. Set realistic goals</p>	<p>2. Break it down into easy to obtain goals</p> <p>3. Track progress</p> <p>4. Reward yourself</p>	<p>5. Don't expect immediate results</p> <p>6. Share your goals</p> <p>7. Take days off</p> 	<p>Once you've reached your goal, don't stop there. Carry on and Focus on your health!</p>	<p><b>1 CLOSED ON NEW YEAR'S DAY</b></p>
<p><b>4</b></p> <p>9:00 CARDIO EXERCISE</p> <p>12:15 YOGA</p>	<p><b>5</b></p> <p>11:30 <b>NO</b> YOGA</p> <p>1:00 Line Dance 1</p> <p>2:30 Line Dance 2</p>	<p><b>6</b></p> <p>9:00 CARDIO EXERCISE</p> <p>12:15 CHAIR YOGA</p>	<p><b>7</b></p> <p>11:30 YOGA</p>	<p><b>8</b></p> <p>9:00 CARDIO EXERCISE</p> <p>1:00 BINGO</p>
<p><b>11</b></p> <p>9:00 CARDIO EXERCISE</p> <p>12:15 YOGA</p>	<p><b>12</b></p> <p>11:30 YOGA</p> <p>1:00 Line Dance 1</p> <p>2:30 Line Dance 2</p>	<p><b>13</b></p> <p>9:00 CARDIO EXERCISE</p> <p>12:15 CHAIR YOGA</p>	<p><b>14</b></p> <p>11:30 YOGA</p>	<p><b>15</b></p> <p>9:00 CARDIO EXERCISE</p> <p>1:00 BINGO</p>
<p><b>18</b></p> <p>9:00 CARDIO EXERCISE</p> <p>12:15 YOGA</p>	<p><b>19</b></p> <p>11:30 YOGA</p> <p>1:00 Line Dancing 1</p> <p>2:30 Line Dance 2</p>	<p><b>20</b></p> <p>9:00 CARDIO EXERCISE</p> <p>12:15 CHAIR YOGA</p>	<p><b>21</b></p> <p>11:30 YOGA</p>	<p><b>22</b></p> <p>9:00 CARDIO EXERCISE</p> <p>1:00 BINGO</p>
<p><b>25</b></p> <p>9:00 CARDIO EXERCISE</p> <p>12:15 YOGA</p>	<p><b>26</b></p> <p>11:30 YOGA</p> <p>1:00 Line Dancing</p> <p>2:30 Line Dancing</p>	<p><b>27</b></p> <p>9:00 CARDIO EXERCISE</p> <p>12:15 CHAIR YOGA</p>	<p><b>28</b></p> <p>11:30 YOGA</p>	<p><b>29</b></p> <p>9:00 CARDIO EXERCISE</p> <p>1:00 BINGO</p>
<p>Fitness Center is open Mon–Fri 8:30am –3:35pm</p>				