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and brave.*



**August
2025
Volume 117**

RAMONA SENIOR CENTER NEWSLETTER

Seniors Serving Seniors Since 1974

434 Aqua Lane | Ramona, CA 92065



Open Monday - Friday 8:30 am to 4:00 pm

Phone 760-789-0440

Email us at ramonaseniorcenter@gmail.com

Web site www.ramonaseniorcenter.com

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**This program is partially funded by the Older American's Act
awarded by the County of San Diego Aging & Independence Services.**

IMPORTANT NUMBERS FOR OLDER ADULT SERVICES AND REFERRAL INFORMATION



**USEFUL
PHONE
NUMBERS** →

211 Information:	211
AARP Community Action Team:	(619) 641-7020
Adult Protective Services:	(858) 495-5660
Aging and Independence Services:	(800) 339-4661
Alzheimer's Association San Diego Chapter:	(800) 272-3900
Consumer Fraud:	(619) 531-3507
ElderHelp HomeShare:	(619) 284-9281
Elder Law:	(858) 565-1392 ext. 200
HICAP (Health Insurance Counseling & Advocacy):	(858) 565-1392
MTS Transportation (ADA Ride):	(877) 232-7433
Renter's Rights:	(858) 571-1166
Social Security Administration:	(800) 772-1213

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Director's Corner ~ August, 2025



It sure has been hot!

What temperature is too hot for seniors?

Staying Safe When It's Too Darn Hot. When the temperature climbs above 80°F, older adults need to be proactive and take precautions to avoid ailments due to excessive heat. Keep in mind the following tips when trying to stay cool. Stay away from direct sun exposure as much as possible.

Older adults don't sweat or cool down as efficiently as younger people. Heat stress can worsen underlying conditions like heart, lung and kidney disease, and extreme heat can trigger delirium. Poor air quality makes it harder to breathe, especially among people who already have breathing difficulties.

Fun Facts:

On a Canadian two-dollar bill, the flag flying over the Parliament building is an American flag.

Our eyes are always the same size from birth, but our nose and ears never stop growing.

Peanuts are one of the ingredients of dynamite.

Rubber bands last longer when refrigerated.

Did You Know?

August is a big month for peaches, celebrated as National Peach Month. It's the peak of peach season in the US, making it the perfect time to enjoy this delicious fruit.

More about peaches:

- Origins: Peaches originated in Northwest China, with evidence of cultivation dating back to 6000 B.C.
- Types: There are two main types of peaches: clingstone (stone clings to the flesh, used for canning) and freestone (stone easily removed, mainly sold fresh).

- Health Benefits: Peaches are a nutritious fruit, providing fiber, Vitamin C, Vitamin A, potassium, and antioxidants.
- Global Production: China is the largest producer of peaches globally, followed by Italy. The US is the third largest producer.
- The Peach State: While Georgia is known as the "Peach State," California and South Carolina produce more peaches annually.

Please remember to save the date for our Bingo Fundraiser! Friday, August 8th, the doors open at 3:30 p.m. and the first game starts at 5:00 p.m. There is a \$35.00 Buy In and you will get a free hot dog meal with that. Please call the Ramona Senior Center to reserve your spot.

From my mouth to your ears,



Lora Yule,
Executive Director

Senior Humor

The one function that TV news performs very well is that when there is no news, we give it to you with the same emphasis as if there were.

- David Brinkley

Television has proved that people will look at anything rather than each other.

- Ann Landers

One of television's great contributions is that it brought murder back into the home, where it belongs.

- Alfred Hitchcock

If you read a lot of books you are considered well read. But if you watch a lot of TV, you're not considered well viewed.

- Lily Tomlin

The human race has one really effective weapon, and that is laughter.

- Mark Twain

Always forgive your enemies. Nothing annoys them so much.

- Oscar Wilde

Politics is supposed to be the second-oldest profession. I have come to realize that it bears a close resemblance to the first.

- Ronald Reagan

August

Birthstone



Peridot &

Spinel



Flower

Gladiolus &



Poppy



Signs

Leo

07/23 to 08/22

Virgo

08/23 to 09/22

2025-2026 RAMONA SENIOR CENTER BOARD MEMBERS

**Front Row L to R: Debra Fraser, Secretary;
Sara Allen, President; Jim Phillips, Vice President
Back Row L to R: Beckie Mann, Director; Beverly Smith, Treasurer;
Lynn McNees, Director; Pegge Guevara, Director; Tom McKelvey, Director
Side: Michelle Stanley, Director**



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POLICY BASICS: TOP TEN FACTS ABOUT SOCIAL SECURITY

Eighty-eight years after President Franklin Roosevelt signed the Social Security Act on August 14, 1935, Social Security remains one of the nation's most successful, effective, and popular programs.

Fact #1: Social Security is more than just a retirement program. It also provides important life insurance and disability insurance protection.

About 67 million people, or about 1 in every 5 U.S. residents, collected Social Security benefits in February 2024. While older adults make up about 4 in 5 beneficiaries, the other one-fifth of beneficiaries received Social Security Disability Insurance (SSDI) or were young survivors of deceased workers.

In addition to Social Security's retirement benefits, workers earn life insurance and SSDI protection by making Social Security payroll tax contributions:

About 96 percent of people aged 20-49 who worked in jobs covered by Social Security in 2023 earned life insurance protection through Social Security.

For a young worker with average earnings, a spouse, and two children, that's equivalent to a life insurance policy with a face value of nearly \$948,000 in 2023, according to Social Security's actuaries.

Fact #2: Social Security provides a guaranteed, progressive benefit that keeps up with increases in the cost of living.

Social Security benefits are based on the earnings on which people pay Social Security payroll taxes. The higher their earnings, up to a maximum taxable amount (\$168,600 in 2024), the higher their benefit. Social Security benefits are progressive: they represent a higher proportion of a worker's previous earnings for workers at lower earnings levels. Many employers have shifted from offering traditional defined-benefit pension plans, which guarantee a certain benefit level upon retirement, toward defined-contribution plans such as 401(k)s, which pay a benefit based on a worker's contributions and the rate of return they earn. Social Security, therefore, will be most workers' only source of guaranteed retirement income that is not subject to investment risk or financial market fluctuations.

Fact #3: Social Security provides a foundation of retirement protection for nearly all people in the U.S. Almost all workers participate in Social Security by making payroll tax contributions, and almost all older adults receive Social Security benefits. In fact, 97 percent of older adults (aged 60 to 89) either receive Social Security or will receive it, according to Social Security Administration estimates.

Fact #4: Social Security benefits are modest. Social Security benefits are much more modest than many people realize; the average Social Security retirement benefit in February 2024 was about \$1,862 per month, or about \$22,344 per year. Social Security benefits are also modest by international standards. The U.S. ranks in the bottom third of developed countries in the percentage of an average worker's earnings replaced by the public pension system.

Fact #5: Children have an important stake in Social Security. Social Security is important for children and their families as well as for older adults. Over 5.7 million children under age 18 lived in families who received income from Social Security in 2022. That number included more than 2.6 million who received their benefits as dependents of retired, disabled, or deceased workers, as well as others who lived with parents or relatives who received Social Security benefits.

Fact #6: Social Security lifts millions of older adults above the poverty line. Without Social Security benefits, nearly 4 in 10 adults aged 65 and older would have incomes below the official poverty line, all else being equal, according to our estimates based on the U.S. Census Bureau's March 2023 Current Population Survey.

Fact #7: Social Security is the biggest source of retirement income for most retirees. Social Security is the largest source of income for most beneficiaries. For 4 in 10 retirees in 2015, it provided at least 50 percent of their income, and for 1 in 7 it provided at least 90 percent of income, according to Social Security Administration (SSA) research that combines survey and administrative data.

Fact #8: Social Security is particularly important for people of color. Social Security is a particularly important source of income for groups with low earnings and less opportunity to save and earn pensions, including Black and Latino workers and their families, who face higher poverty rates during their working lives and in old age.

Fact #9: Social Security is especially beneficial for women. Social Security is especially important for women, who tend to earn less than men, take more time out of the paid workforce, live longer, accumulate less savings, and receive smaller pensions. Women represent more than half of Social Security beneficiaries in their 60s and 7 in 10 beneficiaries in their 90s. In addition, women make up 95 percent of Social Security survivor beneficiaries.

Fact #10: Relatively modest changes would place Social Security on sound financial footing.

From the mid-1980s through 2020, Social Security collected more in taxes and other income each year than it pays out in benefits. It has amassed combined trust funds of about \$2.8 trillion, and the excess income is invested in interest-bearing Treasury securities. But Social Security's costs will grow in the coming years as more baby boomers retire.

Policymakers should address Social Security's long-term shortfall primarily by increasing Social Security's tax revenues. Social Security will require an increasing share of our nation's resources in the coming decades as the population ages, and polls show a broad willingness to support it through higher tax contributions. Recent trends also justify boosting Social Security's payroll tax revenue: Social Security's tax base has eroded since policymakers last addressed solvency in 1983, largely due to increased inequality and the rising cost of non-taxed fringe benefits such as health insurance.

Partial article taken from: Center on Budget and Policy Priorities website

DITCH THE PAPER: 5 SMART REASONS TO GO PAPERLESS TODAY

Looking for a more convenient way to manage your energy bill? Enroll in paperless billing!

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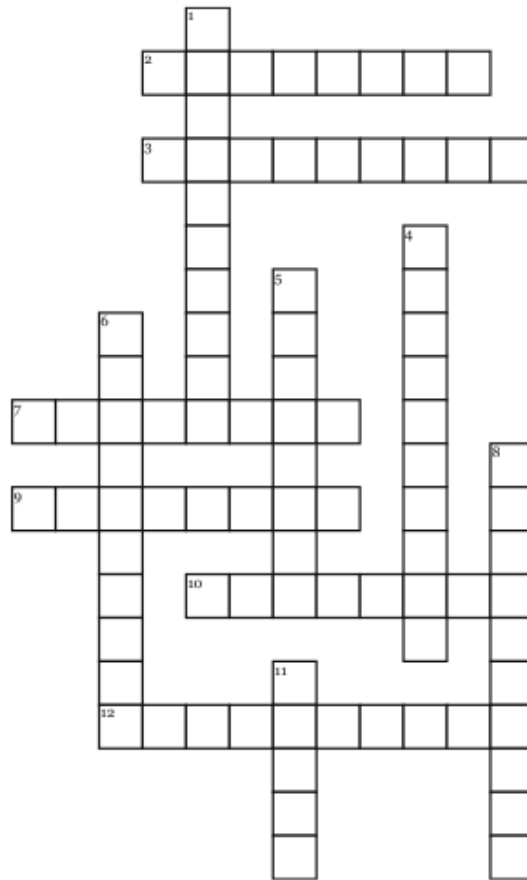
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Summer



Across

2. This word means the "beginning of summer" and is the longest day of the year

3. Type of shoe worn at the beach

7. You put this on to protect you from UV rays

9. These type of trees can grow coconuts

10. Refreshing drink that includes something sour

12. High school musical's "What Time is it?" ... It's....

Down

1. Let's play a game of beach...

4. Some would call it "ocean currency"

5. I scream, you scream, we all scream for...?

6. Protects your eyes from the bright light

8. A green and red treat for the summer, made of primarily H₂O

11. What is the place one goes to swim in the ocean