CHANGE:
INSIDE

An outreach ministry of St. John Evangelical UCC in Collinsville, IL

# **NEWSLETTER**

Winter 2019

# Keeping Active & Engaged Is Important

BY MISSY ATHMER

Marketing Director

Being active and staying engaged socially can help in a wide range of ways, from improving your physical strength and enhancing your memory to preventing depression.

St. John's Community Care believes in the benefits of keeping active. We take great effort to make sure participants in our Adult Day Program and

clients in Home Services are active—mentally and physically. We believe it is one of the main reasons our clients can continue to remain independent.

"We might take someone out on a sunny day for a walk and talk, just so he or she doesn't have to be in their home alone all day", said Patti Haddick, Director of Home Services. She went on to say, "Our service allows



that one-on-one relationship that keeps people engaged and healthier physically and mentally."

"We have multiple activities daily in Adult Day Program. All types of stimuli and therapies help keep people active and it's always quite the social scene. You'd be hard pressed to find any place else in the area that cares for aging and disabled that can offer as many activities as we do," said Stacey Rhodes, Director of Adult Day Programs. "We have even had people come back from a facility setting to our center, just for the

activities. They knew their loved one was just sitting all day by herself at the facility, and she was declining. They decided to bring her back to St. John's where she is engaged and happy again," said Rhodes.

We know that encouraging exercise and activities to your loved one can help prevent physical and emotional problems, such as depression, and memory decline.

Continued on pg. 2

# **A Gift With Many Returns**

BY ROBERT L. BERGER, CPA/CGMA - Partner ANDERS, CPA/Advisors St. John's Community Care Board Member

As we begin a new year, Income Tax Day is just around the corner. Many taxpayers who made year-end charitable gifts may find that those gifts were not deductible in the same way they were in prior years. Taxpayers 70 ½ or older who must satisfy the required minimum distribution (RMD) from their individual retirement account (IRA) may find that the Tax Cuts and Jobs Act (TCJA) presents a new opportunity for taxpayers to maximize their tax efficiency in future years.





Nancy Berry, MHA **Executive Director** 

# New Beginnings=Changes

It is normal to think of new beginnings each January, but the real new beginnings for each of us are spread throughout our lives graduations, jobs, marriage, adding a child to the family, sending a child out into the world...

Those are generally positive changes, but new beginnings are

often due to circumstances which are not joyful death of parents or spouse; serious illness; divorce; unexpected loss of a job . . . Sometimes, looking back, one can see that life changed for the better after one of those difficult new beginnings, but other times the new beginning is more a necessary adjustment.

St. John's Community Care mentors families through new beginnings all the time. No one welcomes dementia or another disability to their family, but once it arrives, the family needs tools and strategies to cope with their new reality. St. John's has built a framework of support and training to strengthen families facing these challenges. By utilizing these resources, a family can reinforce their relationships and strengthen the foundation of love on which all families depend. But it requires determination and new knowledge.

#### Continued from front

Seniors who "sit around" most of the time can suffer from atrophied muscles, difficulty breathing and walking, unsteady balance, and poor blood flow. St. John's is here to help your loved one remain active and engaged, in fun, caring ways. Something as simple as taking a walk or putting together a puzzle while reminiscing with a Home Service Caregiver or listening to great tunes and dancing with friends in the Adult Day Program. Don't worry, we accommodate all abilities and we do have chairs for those who prefer to do a chair dance!

**Support Groups** are invaluable to many, but not enough for all situations. That's why we added Savvy Caregiver classes for families living with dementia. The individuals who committed themselves to attend six two-hour trainings developed knowledge, skills, and strategies to make daily life better for themselves as well as their loved one. Facing dementia takes an emotional toll on everyone, but understanding the condition and accepting what cannot be changed sets the stage for a new beginning. Each week we hear from our "students" that they tried a new approach which worked.

**Brain Wave** supports the individual living with dementia rather than the caregiver. Early in this progressive disease, many people experience anxiety, shame, and depression. These reactions too often lead to social isolation, which adds to a downward spiral. Attending Brain Wave can lead to a new beginning by providing a safe and supportive setting to share scary emotions with others in a similar situation. Equally important, the curriculum helps each person understand what is happening and why. By facing their situation, they understand there is no shame involved in having this disease and, hopefully, resume some of the social activities they were avoiding. By learning and laughing with their peers, they demonstrate that life can still be good.

Our staff have many years of experience and training in elder care, with special emphasis on dementia care. If your family or someone you know could benefit from some guidance, I urge you to contact us. There is no reason to travel this road alone.



# **BRAIN WAVE**Early Memory Loss

St. John's Community Care has received a grant through The Retirement Research Foundation. The funds are supporting an early memory loss program called Brain Wave. Early memory loss programs are critically needed in every community to help support and offer hope to those living with memory loss.

The Brain Wave program will identify specific goals for individuals attending the program and help them to achieve those benchmarks. The goals will include things like building self-confidence and fostering independence, along with mental and physical fitness goals.

Registration and participant interview for the program are required to enroll in the sessions. For more information or to schedule an interview, please call Stacey at 618-344-5008.

10-week sessions will be held on Wednesdays and Fridays starting on Wednesday, January 16
10 a.m. – 2 p.m.
St. John's Community Care
222 Goethe Avenue in Collinsville.

# SAVVY CAREGIVER TRAINING SESSIONS

This training provides tools to family members who are caring for an individual with dementia/memory loss who is living at home, either alone or with family. Each session is comprised of six two-hour sessions.

The series of 6 classes
will be held
Tuesdays from 2 pm - 4 pm on
January 22, 29 - Feb. 5, 12,19 & 26

St. John Evangelical United Church of Christ, 307 West Clay Street -West Conference Room Collinsville, IL 62234

Each series is limited to a maximum of 12 families. There is no cost to those attending.

Registration is required.

Call 344-5008.



#26 Collinsport Dr. in Collinsville

Make sure to take your sweetheart to Ravanelli's during the month of February. While you're there, check out the St. John's Community Care

#### Themed Gift Basket Auction!

Baskets will include a variety of offerings and will be awarded to the highest bidder at the end of February.

All money raised from the auction will be used to support caregiver training sessions and support groups.

## Soup, Salad, Suspense

Sunday, March 17, 2019
Faith Hall—St. John Church
307 W. Clay, Collinsville, IL

Mystery and Murder are in the air at St. John's Community Care.
With the anticipation of

St. Patrick's Day we are preparing for our mystery production fundraiser: "The Hills are Alive with the Sound of Murder".

Event Sponsorships are available.
Tickets—\$30.00
For more information, call 344-5008.

# Local Memory Assessment Resources

Individuals concerned about their memory loss, whether or not they have been diagnosed by a physician, often benefit by seeing a center specializing in dementia diagnosis and treatment. These are the ones in our area. Generally, they have significant waiting lists, so we suggest calling multiple services to get on one their lists.

- Senior Care, Belleville Memorial Hospital 618-257-5900
- Center for Senior Renewal, Alton Memorial Hospital 618- 463-7895
- Washington University School of Medicine Memory Diagnostic Center 314-286-1967 or memoryloss.wustl.edu
- Washington University Memory and Aging Project 314-286-2683 or <u>HTTP://Alzheimer.wustl.edu</u>
- The Memory Clinic, St. Louis University 314-977-2505

## Bart's the Best!

Our second most senior staff member (after Nancy Berry) is Bart Bieser. He's been keeping our facility spotless since 1986, when the church allocated office space in the Education Building to our ministries.

Bart not only cleans, but he anticipates tasks which need doing and does them without being asked. That includes stripping and waxing tile floors, setting our clocks when the time changes, changing lightbulbs, and doing required checks of our emergency lighting system. If a door sticks or a faucet leaks, he takes care of it. He has been a blessing to us for 32 years.

When a family tours our Collinsville Adult Day Center, many ask if our building is new. When I tell them it was built in 2001, they marvel at how clean everything is. That's thanks to Bart! And he does all this on top of a full-time job and also cleaning for Learning Tree Preschool.

What a guy!!

- Nancy Berry

#### LOOKING FOR A CHANGE?

While it is wonderful that the unemployment rate is so low, it makes it more difficult for St. John's to hire the high-quality staff we need to care for all who come to us. If you (or someone you know) may be interested in a part-time position, please come in to complete an application. If you are dependable, compassionate, have transportation, and are willing to do personal care (bathing; incontinence; etc.), along with household tasks, we want to talk with you! Call 344-5008 for more information or to make an appointment.

Why Become a Caregiver for St. John's?

It is rewarding to know you are important to someone's quality of life.

You help someone continue to live independently rather than depend on a nursing home.

Your work schedule can be arranged around other responsibilities and activities.

A little extra money is always welcome!



#### **HOME SERVICES**

St. John's licensed Home Services Program acts as a loving extension of family for your peace of mind and their safety. We help your loved one to remain independent and continue to do the things they enjoy in their home. We can help them with—

Meal Preparation Bathing Shopping Toileting

Laundry Medication Reminders
Transportation Light Housekeeping

We are also here to answer any questions you have as a family caregiver. Call Patti or Gail if you need assistance.

618-344-5008.

## **CHANGE STRESS INTO SUCCESS**

BY PATTI HADDICK— Home Services Director

Chronic stress affects just about all of our body's systems. The effects on the circulatory system can cause high blood pressure, angina, migraines or even heart attacks and stroke. Effects on the digestive system can result in chronic heartburn, ulcers, colitis, obesity, or diabetes. They are now saying that chronic stress causes the body to lose its ability to regulate the inflammatory response and that inflammation is the cause of disease in the body.

In the Savvy Caregiver class for families caring for a loved one with dementia, St. John's staff teaches about self-care. The family caregiver needs to find ways to destress and recharge their batteries with activities that give them a break from their duties and that bring them joy and peace. We all need to take good care of ourselves and relieve ourselves of stress so that we are better able to continue our daily duties whether or not it includes caring for others. In the class we liken it to being in an airplane emergency. Put the oxygen mask on yourself before you try to help others with theirs.

It's okay and even healthy to carve out time for yourself to have a few quiet minutes in the morning with your favorite tea or latte, to order a pizza for dinner so that you have time to relax in a hot bath while your loved one takes a nap, or to hire someone to do the chores your loved one can no longer complete.

Other stress relievers include: getting sunlight on the nicer days for serotonin production/mood enhancement. Listening to your favorite genre of music to relax and make yourself happy. My personal favorite is "Happy" by Pharrell Williams or anything smooth jazz. Enjoyable music relaxes blood vessels and increases blood flow. And while you are at it, dance to your favorite music for exercise. The exercise boosts endorphins and endorphins are goodmood boosters.

Scale back on demands on yourself. In my early childhood my mother cleaned the house in its entirety twice a week. I wonder how much this stressed her out to always have a house where "you could eat off the floor". I also wonder what activities she would have enjoyed to relax and renew her spirit rather than performing chores. Most of us could use time to recharge and relax in light of our busy lives. Laugh and find humor in things to reduce stress hormones.

Think positive thoughts and count your blessings. I always find comfort in knowing things are not as bad as they seem if things seem to be "going wrong". Focus on gratitude and the blessings you do have.

Talk to and smile at others; they usually respond likewise and you never know what burdens they have been carrying that you may have lightened by your kind hello and happy smile. Positive people tend to be happier. You can train your brain to gravitate to the positive by concentrating on what you are grateful for...in other words, count your blessings and don't dwell on the negative.

Our daily lives are filled with stress, but when you add on the stress of caring for a loved one it can be overwhelming. Services from St. John's can help. Our Home Services Caregivers assist with light housekeeping, laundry, cooking, med reminders and non-medical personal care, i.e. bathing, changing Depends. They can come in and help a senior clean their home or help them downsize in preparation for a move to Assisted Living. Caregivers can cook nutritious meals and make extras to freeze. They can also stay with a loved

stay with a loved one challenged by dementia so that the family caregiver can run errands or keep appointments and know that their loved one will have good care.

### SAVVY Caregiver Feeling TIP Stressed?

- Close your eyes and relax your body.
- Take a few deep breaths, slowly inhaling and exhaling.
- Imagine you are in a favorite outdoor setting. Imagine it is your favorite time of the year and the weather is ideal. You hear only the sounds of the setting you are in. There is no other outside noise. You have the place all to yourself. You have all the time in the world. There are no pressing demands. You are doing something you really enjoy.
- Focus on the calming feelings this scenario brings to you to bring yourself to a joyful state!



lives.

# **Adult Day Program**

BY STACEY RHODES — Adult Day Program Director

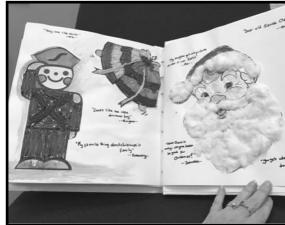
For more information about St. John's Adult Day Program, please visit our centers in Collinsville or Edwardsville. To arrange a tour, call Ray Gallaher at 344-5008 or Linda Davis at 656-7090.

Happy New Year! I hope you and your family had a joyous holiday season. Our participants and staff had a wonderful Christmas. We had fun decorating the Christmas tree, making cookies, listening to the beautiful voices of the Music Makers and Santa's visit always brings smiles and laughter. Although, as we enter 2019, we are all looking forward to what may be in store for St. John's participants. The specialty programs we offer allow our participants to enhance their

I have always been enthusiastic about the benefits that Art Therapy brings to our participants. The participants can express themselves through all forms of art. Our art therapy student, Lizzi, is working with our Edwardsville participants on a special project that honors one of our past participants. Ed is no longer with us but lives on in his string art. Every day Ed would sit in the dining area and work on his craft. We displayed Ed's pictures on the wall which became "Ed's Corner." Lizzie and the participants are putting together two children's books of Ed's pictures. Our plan is to present the books to a local preschool program. We are happy to pass Ed's passion on to others.

In our last newsletter I wrote an article about the benefits of Music Therapy with dementia individuals. We are collaborating with the Kid's Gym next door to our Edwardsville

center to provide a Music Therapy program. Elizabeth O'Dell, licensed music therapist, leads a weekly session with some of our participants and the younger children. Our Edwardsville participants are experiencing the joy of music and



movement with the children. Their smiles are growing as relationships are developing. We hope to continue this joint effort by seeking funding to pay for the music therapist's time. If you would like to contribute or sponsor this program, please contact Stacey Rhodes at 344-5008.

Another group of therapies we are pleased to offer are physical, speech and occupational therapies by Empower Me Wellness. All enrolled

# Adult Day Program Wish List

- gift cards to Michael's
- gift cards to Wal-mart
  - cash donation

participants can take advantage of these therapies while they attend our adult day program. The trained therapists will come to either center and deliver services. Many of our participants are benefitting from

these therapies. The therapists assist our staff with tips to help our participants attain their greatest potential. If you are interested in our rehab therapy program, call our nurses at either center for information.

Have you heard of our Brain Wave program? This is a new program that is geared

to assist individuals with diagnosed early memory loss. We offer a 10-week session, 2 days a week at our Collinsville center. This program promotes education and support, socialization, nutritious lunch, and exercise program. The participants of Brain Wave have developed a bond of friendship as they share their concerns about their experiences with memory loss. They have shared that the socialization has elevated their moods and provided an outlet for them to talk about their memory. Our next 10-week session will begin January 16. If you need more information, please call 344-5008.

#### INSPIRATION IN DIVERSE PLACES

**SPECIAL FEATURE** 

By Pastor Morgan, St. John EUCC—Collinsville Photo by M. L. Morgan

It was very early on a Sunday morning, while sitting in my home office, making final edits to sermon notes, that I felt keenly aware that God offers inspiration to us constantly and often in ways and in places where we least expect it. What I did not know, while seated at my desk, on that early Fall morning moment, is that God's



rich and inspiring blessings, not unlike priceless diamonds, would be further manifested, as soon as I drove out of the garage. What I saw there, by the corner of our Atlanta home, were rays of early morning sun bouncing off the shrubbery at such indirect angles that spider webs, of various sizes and shapes, seemed to sparkle like a bed of diamonds. There they were, one web after another, majestically woven by God's small creatures, and designed to capture others of God's creatures, as the God who owns and provides all things, attentively cares for God's own. "Mae" I said, "look at those diamonds, just look at those diamonds!" Her acknowledgement of the beauty was just enough added inspiration for me to take out my cell phone and to become the impromptu photographer of the moment. One of the webs appears in the above photo.

Later in the week, I was engaged in a conversation with a member of the church I was serving, at that time. During our conversation, the elderly church member said, "Oh, you have to excuse me, pastor; I have 'cobwebs on the brain' today." However, after a few moments to gather her thoughts, she proceeded to share with me, in vivid detail, one story after another, regarding the exciting years she spent in marriage to her late husband and the countless days filled with joy, as the two of them raised their children. Her vivid, joyous stories made me feel as if I was there with them and was an eye-witness to some of the most wonderful episodes in their lives. Following our conversation, I recall thinking, that if this was a typical example of 'cobwebs on the brain' then the standard definition for the phrase should be modified to include those persons whose days of vivid memory warrant inclusion in the annals of history. Future generations could become well-informed and highly inspired by hearing stories such as those she shared with me.

Not unlike the views expressed by the ancient philosopher, Cicero, in his *Essay on Old Age*, I've come to believe we sometimes underestimate the rich blessings that often accrue as we advance in age. It is true, we may not be able to recall all our thoughts as quickly as we did during earlier years, but once recalled, we often discover that they are jewels or perhaps diamonds that are well worth waiting for. At the risk of proof texting, the Scriptures provide some help regarding this and other matters related to our journeys in life. Scriptures suggest, in a variety of places, that the race (victory/success/salvation) goes not to the swift but rather to those who endure to the end. 'Cobwebs on the brain', yes--- perhaps. But such cobwebs, while reflecting light at just the right angles, prove to be diamonds of infinite value and blessings for the whole world to behold.

# **Thanks**

to our generous friends who made in-kind gifts to support our Adult Day Programs!

La Wanna Kiefer Collinsville Rehabilitation Heath Care Center vinyl gloves

**Lois Scheberg** 2 cases of Ensure

**Leo Buehrer** apples

Erla Pieplow dishwashing liquid

Maryanne McClaincoffee potWayne KaranovichdonutsLinda Davisdonut holes

Janet Hanes peaches, lollipops, craft

project, bingo prizes

Sandy Smith hot chocolate

Laura Summers pumpkin pies

Cedarhurst Memory Care, Edw.

**Linda Robertson** snacks for Brain Wave

Program

Cindy Boesertoiletries, lotionsCurt Shaakpumpkin breadDiana Brooksscarves, coffee

Bev MisseycandyVicki ReuleckecandyPam Knobelochcake mixes

Thank you to Restore Décor for sponsoring a fundraiser in support of St. John's Community Care. We also appreciate everyone who volunteered to paint and move furniture for the event and of course all of the folks who purchased items!

The event raised \$1,437!

Thank you to The Retirement Research Foundation matching grant of \$5,000 and an Anonymous donor for matching donations up to \$3,000 for our end of year appeal!

Thank you to Tomara for the generous donation of \$7,000. A portion of these funds will be used to underwrite the St. John's Community Care medical loan program that serves hundreds of people in need of small equipment each year.

# **FAITHFUL SUPPORTERS**

If you are one of the generous people who sent a gift in response to our end of year appeal, thank you very much. Because of your donations—which totaled more than \$20,000—St. John's can welcome new families to monthly support groups, say "yes" to hundreds of families each year who ask to borrow medical equipment, reduce stress and anxiety of family caregivers who attend our workshops and classes, and bring smiles and laughter into the lives of elders whose challenges have isolated them from old friends and lifelong activities. Your gifts connect your heart to the hearts of elders and their families through St. John's.

Donations received after 12/12/18 will be acknowledged in the next newsletter.

#### **DONORS**

Greg & Joann Barton Rob Berger Patricia Bernaix Nancy & Bill Berry Terry & Joyce Biegert Ed & Lois Bluemner Joseph Bradshaw Jessica Buchana June Brandt Betty Brown Carole Callahan Darryl & Kim Collins Collinsville Junior Service Club Dennis & Jean Craft Otto & Mary Ellen Daech Linda Davis Ray Deleveski Jim & Donna Devall Marvin Docter Jim & Barb Donahue

Fire N Smoke Wood-Fired Kitchen

Gary & Rhonda Fischer

Brette & Cindy Dorris

Mark & Marilyn Doty

Fay Fults

**Doris Epps** 

Linda Funkhouser Brad & Carla Gain Nancy Goodson Dean & Nancy Graves Brian Greathouse Judy Hendricks

Frank & Jane Hester Carol Holbert

Kent & Faith Holsinger

Ruth Huber

Dana Johns Marilyn Johnson

Jr. Svc Club of Edwardsville/ Glen Carbon

Fran Kaiser

Terry & Synthia Kalinowski

Phyllis Kesler Eileen Killinger Kathy Kirksey

Kelly Kleeman

Cindy Knebel Norb & Linda Kniepp

Ted & Donna Kocot

Marlyn Kruescheck Ladies of the Knights Dave & Stacy Lanier Bill & Bev Lindsey

Michael & Carol Maag Mike & Becky McNeil

Mark & Carol Mestemacher Marvin Morgan

Jim & Carol Morrow Violeta Munro

Nancy Myers

Jean & Steve Nuernberger Tom Schnitzius & Pam Gates Gary & Debbie Peccola

Larry & Ann Powell Presbyterian Women Helen Radosevich

Restore Décor Paul Richter

Eldon & Lois Schoeber Marilyn Schorfheide

Mary Lou Schultze Patrick Schwarte

Rich & Joyce Skelton Rick & Janet Skelton

Sherry Skelton

St. John's Evening Circle

Matt Swinford Debra Sylvester Don & Karen Take

Michelle Taylor David & Diane Vogler

Gayland Waldo
Don & Pat Walker

Mark & Pam Waltermire Rob & Anita Whittington

Jim & Kim Wimmerstedt Beverly Woodruff

Larry & Paula Wooldridge Jane Yontz

Glenna Young Andrew & JoAnn Yurko Wayne & Mary Zimmer

#### **HONORING**

**Margaret Diepholz** Gary Diepholz

**Irene Nelson**Janet Gushleff

Rich & Joyce Skelton, Sherry Skelton, & Rick & Janet Skelton

Wayne & Danielle Reeves Georgette Skelton

**Doris Sandford** 

William Sanford

#### **MEMORIALS**

Bill & Lena Fults; Ron & Eileen Achenbach Fay Fults

**Robert Baumann** 

June Baumann

Helen & Lou Baczewski

Stanley Baczewski

**Margaret & Aaron Bertram** 

Jeannine Miller

Jack & Lucille Boyce

Susan Pensoneau

John Currier

Karen Currier

**Tom Curtis** 

Kay Curtis

**Jeffrey Deutsch** 

Sharon Deutsch

Ruth Van Dyke

Lori & Bill Yanousek

Roy Emrich

Betty Emrich

**Edna Evans** 

Ron & Ann Goldsmith

**Earl Fischer** 

Nancy Fischer

Wally Fedder

Mary Louise Fedder

Franklin Higgerson

Gene & Rose Richardson

**Charles Kitley** 

Bryan & Karyn Kitley Dotty Kitley

Robert "Gus" Koesterer

Nancy Myers

Ray Murphy

Curt & Karen Bailey
Eric & Linda Childress
Michael & Nancy Cluck
Rodney & Thilerna French
Randy & Laura Karsteter
Robert & Charleen Keller
Chris & Michelle Langley
Patricia & Jim Sasse
Jim & Karen Spalding
Keith & Christine Throm

Mary & Marion McCreight

Mary Biernot

Jim Petty

Nancy Petty

Rita Ripperda

Ron & Sharon Smith

Heidi Schrader

Karen Tilashalski

Fred Schorfheide

Marilyn Schorfheide

**Larry Shields** 

Gene & Peggy Anderson Otto & Mary Ellen Daech

Floyd Sperino

Bernice Sperino

**Marieta Stallings** 

John & Debbie Cox LaWanda Hutchason

**Anna Mae Sutton** 

Dennis & Peggy Diaz

Frank Wasiski

Pauline Wasiski

June Waldvogel

Richard & Claire Baughman

#### Continued from front

Thanks to the TCJA, the 2019 standard deduction for married taxpayers is \$24,400 (\$12,200 for single filers), only a slight increase from 2018 but almost double that of 2017 (\$12,700 and \$6,350). In addition, miscellaneous itemized deductions were eliminated and the deduction for state and local income tax payments was capped at \$10,000. This means that, despite generous year-end charitable giving, far fewer taxpayers will itemize their deductions under the new tax law and will instead utilize the higher standard deduction. Utilizing the standard deduction eliminates any tax benefit ordinarily derived from charitable giving.

To retain this tax benefit, many taxpayers should consider making Qualified Charitable Distributions (QCDs) from their IRA before year-end. A QCD is an otherwise taxable distribution from an IRA, owned by an individual who is age 70 ½ or over, that is paid directly from the IRA to a qualified 501 (c) (3) organization. QCDs are not considered taxable income to the account holder and they help satisfy the annual RMD. QCDs are not deductible as itemized deductions on the taxpayer's individual income tax return, however, because they don't increase taxable income. QCDs essentially provide a tax deduction and still allow taxpayers to benefit from the new, higher standard deduction.

IRA owners and beneficiaries are eligible to make a QCD, so long as the distribution is made on or after the date the taxpayer reaches age 70 ½. Simply making a distribution in the year the taxpayer turns 70 ½ is not sufficient. Distributions can be made from traditional, or SEP and SIMPLE IRAs that are not ongoing. An ongoing SEP and SIMPLE IRA are ones with active employer contributions in the year in which the charitable contributions are made.

To make a QCD, instruct the trustee of your IRA to make a direct contribution to an eligible 501 (c) (3) organization. It is important to insist the check is made payable to the charity

directly and is not first payable to the owner or beneficiary of the IRA. If the check is first made to the taxpayer and then passed on to the charity, the requirements for a QCD are not met. Ensure that adequate records of the contribution are received to support the QCD.

QCDs may exceed a taxpayer's RMD amount, so long as they do not exceed the \$100,000 annual limit for single taxpayers. If married filing jointly, spouses can also elect to make a QCD of an additional \$100,000 from his/her IRA.

#### **Example**

Steve, age 72, advised the trustee of his IRA to donate his \$10,000 RMD directly to a qualified 501(c) (3) organization before the end of the year. Because Steve was 70 ½ at the time of the distribution and he directly contributed funds from his IRA to a qualified organization, the \$10,000 is a QCD and is not included in his taxable income. Steve and his spouse file a joint tax return and their 2019 itemized deductions consist of \$8,000 of state tax payments, so they will not itemize their deductions in 2019.

If Steve would have withdrawn \$10,000 from his IRA and written a \$10,000 personal check to the same charitable organization, he would have been required to pay income tax on the IRA distribution and, because his increased itemized deductions of \$18,000 (\$8,000 of state taxes plus \$10,000 of charity) would still not have exceeded the \$24,400 standard deduction, he wouldn't have received tax benefit from the contribution. By choosing to utilize the QCD rules, Steve saved tax at his marginal federal rate on the \$10,000 IRA distribution, satisfied his RMD requirement and still benefitted from the increased standard deduction. For a taxpayer in the 22% federal tax bracket, this represents \$2,200 of federal tax savings.

Every taxpayer's situation is different, so please contact your tax advisor to determine if making a QCD is the right choice for you.

# **MISSION MOMENT**

My mother Mary is 101 years old. We decided it was time for us to start looking for some resources to help us care for her during the day while we work. We heard about St. John's Community Care Adult Day Program in Edwardsville and decided to take a tour.

Since enrolling our mom in the program, it's been a blessing, to say the least. I am able to drop off Mom at 7 in the morning before I head to work and can pick her up around 4:30 in the evening and take her home. On Fridays, my sister is able to take her and pick her up. It works for our schedules, plus the fact that we know she LOVES it at St. John's! In fact, when there is a holiday or a few days when she does not attend, she is eager to get back to friends at the center. She is still a social butterfly! She wants to know how her friends are doing.

She had a situation where she needed Physical Therapy and she was having difficulty at the place we first went to for the therapy. So, we decided to try the therapy offered at St. John's through Empower Me Wellness and to our delight Mom is going above and beyond their expectations. We all agree that it has certainly met her needs and her mobility has improved.

Without this service, I honestly would not know what to do. We are so fortunate to have a place like St. John's as an option for care. The staff go above and beyond with their compassion and care for us, as family caregivers, and my mom. I know she is safe and doing the things she likes with people who TRULY care about her. It's been a great experience all around for all of us!

- Joann Newell



222 Goethe Avenue Collinsville, IL 62234 Phone: 618-344-5008

# Non Profit Organization U.S. Postage PAID Collinsville, IL Permit No. 4

#### **ADDRESS SERVICE REQUESTED**

Email: info@stjohnscc.org www.stjohnscc.org 618-344-5008

An outreach ministry of: St. John EUCC Mailing permit address: 307 West Clay Collinsville, IL 62234



Proud member of United Way of Greater St. Louis





#### CAREGIVER SUPPORT GROUPS

St. John's support groups provide opportunities for families and friends to discuss their concerns and uncertainties, as well as find resources to help regain a sense of balance and hope. We also provide information about helpful coping techniques and resources to make your job as caregiver a little less stressful. The sessions allow you to listen and discuss common issues with the group, leaving you with more understanding and a sense that you are not alone. There is <u>no charge</u> to attend.

# Alzheimer's Support Group—Collinsville

Tues., Jan. 8, Feb. 12 & March 12 1:30—3:00 p.m.

Join others dealing with dementia and memory loss at St. John's Community Care in Collinsville. Sessions are held the 2nd Tuesday of each month. Complimentary care for loved ones available with reservation.

Call 618-344-5008

#### Family Caregiver Support Group—Collinsville Wed., Jan. 9, Feb. 13 & March 13 5:30—7:00 p.m.

This support group is intended for family caregivers caring for loved ones with any type of disability. Join us at St. John's Community Care in Collinsville for a light complimentary dinner. Session held the 2nd Wednesday of every month. Complimentary care for loved ones is available with a reservation.

Call 618-344-5008

#### Family Caregiver Support Group—Edwardsville Wed., Jan. 16, Feb. 20 & March 20 6:30—8:00 p.m.

This support group is intended for family caregivers caring for loved ones with any type of disability. Join us at St. John's Community Care in Edwardsville. Sessions are held the 3rd Wednesday of each month. **Call 618-656-7090**