



A message from Executive Director Bob Untiedt

Wisdom, according to one Native American tribe, is defined as “that the people may live.” The suggestion is not simply about having shelter and food, but that the right ordering of society allows people to **experience a life that has joy, surprise, wonder, kindness, and more.** It seems to me that TRAIL of Johnson County is an organization that seeks this type of wisdom for its members.



I am already impressed by the depth of commitment of the Board and other TRAIL volunteers. I appreciate that the people working to sustain this organization also enjoy doing this work with each other. There is a solid foundation here. I've been told that the job of the executive director is not to teach music, as it were, but to engage a set of gifted musicians in creating a symphony. I like that image a great deal, and hope this will be what we do together—create a thing greater than

ourselves, of beauty and, again, of wisdom.

I have done a lot of work in nonprofits over the last 35 years. I have helped to create mediation, nonprofit education, and performing arts programs in nonprofits in Chicago, Cedar Rapids, and Marshalltown, respectively. I have done community organizing in Milwaukee, San Francisco, and Los Angeles—as founding ED of one of those. This will be different than any of those experiences, but the major work of engaging and leading with others is the same. I expect that we will be effective in new ways in enabling “people to live,” and I very much look forward to it!



Note: Keep an eye on the TRAIL calendar for some virtual “meet our new ED” sessions with Bob, which we hope to schedule in the coming weeks. If you have messages of welcome to share with Bob, email him at bob@trailofjohnsoncounty.org.

Announcing a new
Affiliate benefit



Birthdays just got better!

Age is just a number, we're told. But at TRAIL, we believe birthdays are noteworthy signposts. Face it, you've worked hard to get this far. You deserve a reward for amassing a lifetime of milestones, and not merely for the number of years it took to achieve them.

Here's the reward we're announcing today: **Beginning in January 2021, new and renewing Affiliate members will receive one-time access to any TRAIL volunteer service at any time during a 12-month membership.** We're calling it our “Birthday Benefit” for individual and household Affiliate members.

Need someone to pick up and deliver your birthday cake from a local bakery? A TRAIL volunteer can do that. Need someone to help you finally clean out the garage? TRAIL volunteers can pitch in.

This new benefit comes with a very modest Affiliate membership fee increase of just \$20-\$25 *per year*. Besides introducing Affiliate members to our dedicated volunteers and the services they provide, this change will benefit our volunteers as well, giving them more opportunities to help you age in place.

If you're not already a TRAIL member—or you have a friend or loved one who might enjoy being part of the TRAIL community—contact Sue at the TRAIL Office at 319-800-9003 or membersupport@trailofjohnsoncounty.org for more information. We think you'll find TRAIL membership is a milestone worth celebrating!

Member profile: Dee Hill

Dee Hill heard about TRAIL from her daughter and joined as a Full member as soon as TRAIL “opened for business” in 2017.

“I just love everything about it, from the services, to the programs, to the social events,” Hill says. She has even become close friends with a TRAIL member who is also a volunteer—sharing their interest in gardening.



Before retiring to the Iowa City area in 1998 to be close to one of her two daughters, Dee had served her country in the U.S. Army and then managed a busy ophthalmology practice in Denver for 28 years.

In 2005 she stopped driving

her own car and made good use of the local bus systems but prefers the rides she gets from TRAIL’s friendly volunteers. “I have met such nice people and really appreciate their help.”

Due to COVID restrictions, Dee spends more time on her hobbies—needlepoint, cross-stitching, and reading mysteries—and has her groceries delivered to the Coralville condo she calls home. Dee’s daughter joins her on Saturdays for a movie, and in good weather Dee can garden on her patio with a friend’s help.

She misses in-person TRAIL activities, like the Dine Around events, but Dee recently participated in one of the socially distanced outdoor events at a TRAIL member’s home.

“I do really look forward to the time when we can get back together, but in the meantime, TRAIL seems to be doing everything they can for us,” she says.

TRAIL receives major CFJC grant

TRAIL will get much-needed help in recruiting new members in 2020-21, thanks to a generous grant received through the Community Foundation of Johnson County.

As part of the foundation’s Community Recovery and Nonprofit Support Grants, announced

during a virtual awards celebration on October 30, TRAIL received a grant totaling \$9,217 for use in bolstering our member-recruitment efforts. Of the total grant, \$5,000 came from the Iowa City Noon Rotary Club and \$4,217 from the Coldren Endowment Fund for the Elderly, administered through the foundation.

Prior to COVID, most of TRAIL’s outreach and recruitment efforts took place in people’s homes or in public spaces, such as public libraries. The pandemic made those in-person gatherings impossible, particularly for our older audience. The CFJC grant will help TRAIL make use of alternate ways of reaching older adults, from video to direct mail and social media, so that we can continue to grow and thrive in the years ahead.



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← TRAIL members (*left to right*) Ewa Bardach, Nora Garda, Alfrieta Monagan, Nancy Husted, Barb Stein, and Betsy Fischer (behind the camera) spent a fun afternoon touring Walker Homestead on October 25. The venue, whose mission is "Building Community through Agricultural Education & Culinary Celebration," is located just west of Iowa City and includes a farm, gardens, winery, and more.

Retirement planning

What you need to know about the SECURE Act and CARES Act

By Vince Gaffney, Trust Officer, Hills Bank and Trust Company, and member, TRAIL Board of Directors

Congress has a fun habit of changing estate and retirement planning rules every few years. In December 2019 the SECURE Act was signed into law, with many provisions that took effect in January 2020. We can't cover all the changes here, but this is an overview of some rule changes for Individual Retirement Accounts (IRAs) that TRAIL members should know.

- ★ **Required Minimum Distribution (RMDs) from IRAs:** For account owners who did not attain age 70½ prior to December 31, 2019, the RMD age was pushed to 72.
- ★ **Required Minimum Distributions Suspended for 2020 (CARES Act):** Earlier this year, Congress passed the CARES Act, which is best known for economic relief payments and the Paycheck Protection Program, but it also had the effect of suspending any RMDs due for 2020. One thing to note, even with no distributions required for 2020, an IRA owner can still make qualified charitable distributions from their IRAs in 2020.
- ★ **Traditional IRA Contributions:** Before the SECURE Act, the opportunity to contribute to a traditional IRA ended when the RMD age was reached. Now, traditional IRA owners with earned income may be eligible to fund those accounts regardless of age.
- ★ **New Withdrawal Rules for Beneficiaries:** For deaths after December 31, 2019, the act accelerated the required withdrawal period for most non-spousal IRA beneficiaries (adult children, grandchildren, siblings, etc.) who must now withdraw 100 percent of the inherited IRA balance within 10 years of the death of the original owner. The old life expectancy withdrawal option remains available for certain eligible beneficiaries defined in the act. The existing 5-year withdrawal rule stays in place for non-person beneficiaries including charities and estates.
- ★ **Qualified Charitable Distributions (QCDs):** The Act DID NOT change the ability of IRA owners aged 70½ or older to make up to \$100,000 in qualified charitable distributions from their IRAs per year. As long as these distributions are made directly to the charities, they avoid income taxation for the owner and are counted toward satisfying the owner's RMD in the year they are made.



TRAIL welcomes charitable gifts of all kinds, whether from your IRA or through various deferred-giving options. Visit the [Support page](#) on our website to learn more.

For more information about how the provisions above may affect you, consult your financial advisor.

If you gather with family members during the holidays—in person or virtually—consider setting aside time to talk about aging-related concerns, whether your own or those of your parents. Health issues, advanced directives, financial concerns, future living arrangements, and possible care-giving needs are just a few possible topics.

After gathering with family in Seattle for Thanksgiving 2019, TRAIL member Alfrieta Monagan shared a lovely story about her visit.

Like many others, her family paused before the meal so that each person could describe something for which he or she was thankful. After everyone had shared, Alfrieta's daughter chimed in with one more thing. "I have something else that I am thankful for," she said. "I'm thankful for TRAIL." Alfrieta's daughter explained that TRAIL had enriched her mom's life by enabling her to meet interesting people and to participate in a variety of activities such as museum visits, shared meals, lectures, and tours.

"I talk about TRAIL regularly but had no idea she felt that way," adds Alfrieta.

***This year especially, TRAIL is thankful for all of YOU!
Best wishes for a safe and healthy Thanksgiving.***

TRAIL COVID safety reminder

COVID cases are on the rise again in Johnson County, so we want to be extra-cautious when it comes to safeguarding our TRAIL members and volunteers.

Just a reminder that the TRAIL COVID policy states that if you or anyone in your household has been exposed to someone diagnosed COVID-positive, you must refrain from either volunteering or scheduling volunteer assistance for at least 14 days after the date of exposure.

This includes Full members living in a multi-unit dwelling who are notified, or become aware, that there are positive COVID cases in their building. Depending upon your building's policy, TRAIL volunteers may still be able to make no-contact deliveries, but as always, our ability to fulfill your service requests will depend on our volunteers' willingness and availability.

Thanks and take care!

Become a savvy senior

As the days shorten and COVID drags on, don't forget this educational alternative to Netflix: the 30-plus **video presentations from this fall's Iowa Aging Summit**, all



available for free on YouTube. Sessions range from 20 to 50 minutes in length and cover a wide range of topics, from grandparenting to downsizing, including an intriguing talk on "The Secret to Staying Alive" by UI Professor Elana Buch, a prior TRAIL presenter.

See the entire line-up and access the videos here: [**Agng Summit videos.**](#)





In October the organization Table to Table sought help from TRAIL and other groups to distribute U.S. Department of Agriculture “Farm to Families” food boxes containing fresh produce, yogurt, cheese, pre-cooked meat, and milk. Four TRAIL volunteers, including Dave Keeley (*seen above with Table to Table Program Manager Emily Meister*) and Mark Nidey (*left*), delivered 20 boxes to people who had signed up for them. As always, TRAIL was pleased to partner with another nonprofit organization to improve our community!

TRAIL EVENT CALENDAR • NOVEMBER—DECEMBER 2020

NOTE: These events are virtual, that is, they are being held online. More details and registration information for each event can be found on [TRAIL’s online calendar](#).

New events are added frequently, so check the online calendar often to stay up-to-date.

The TRAIL Office will be closed on **Thursday and Friday, November 26 and 27**, in observance of Thanksgiving.

[Wonderful Books: Sharing Our Favorites!](#)

Monday, November 16, 1 to 2 PM

Let’s talk about the books you are tackling or hope to tackle during these quiet months in this Zoom meeting.

[TRAIL Virtual Event Picks: Chats from Old Cap—Rita Guzmán and Study Abroad](#)

Wednesday, November 18, 4 to 5 PM

Join Iowa alum Rita Guzmán on Zoom as she talks about how her experiences at Iowa and teaching English in Portugal through the Fulbright Program led to a career in the study abroad field.

[Delights from the University of Iowa’s Szathmary Culinary Collection](#)

Friday, November 20, 1 to 2 PM

Librarian Liz Riordan will focus on a few highlights from this renowned collection of more than 18,000 books, manuscripts, and pamphlets in this Zoom presentation.

[Post Office Murals: Putting a Stamp on Art](#)

Tuesday, November 24, 10 to 11:30 AM

You are invited to join Amanda Lensing from the UI Stanley Museum of Art on Zoom as she discusses New Deal Post Office murals across the state.

[“Canis in Libro or, The Dog in the Book,” a Talk by Brian Harvey](#)

Monday, November 30, 1 to 2 PM

Brian Harvey will discuss his newly published book, *Canis in Libro*, which is a bibliography of a unique collection of books that he donated to UI Libraries.

[New Member Orientation via Zoom](#)

Thursday, December 3, 1:30 to 2:30 PM

[TRAIL Volunteer Orientation via Zoom](#)

Saturday, December 12, 10 to 11 AM