



Looking back and looking forward

*By Maggie Elliott, Chair
TRAIL Board of Directors*

As 2018 comes to a close and I end my term as chair of the TRAIL Board of Directors, I wanted to provide a quick update on our “focus planning” project.

The board agrees that TRAIL is poised to grow, but we want to be very thoughtful about managing growth in line with our mission. The worst thing we can do is to over-promise and under-deliver, and we have no intention of letting that happen.

So far, based on everything we’re hearing and seeing, TRAIL is delivering on its promises:

- ★ Our Full members are making more frequent use of TRAIL volunteers, from transportation to household tasks.
- ★ We’re getting positive reviews of our prescreened vendors—that they’re prompt, thorough, courteous, and reasonably priced.
- ★ Attendance is strong at many of our member events, which now number about a dozen a month.
- ★ We have awarded our targeted number of Supported Memberships to individuals who meet low-income standards—this is a program that private gifts can help us expand.
- ★ Best of all, our member renewal rate is running above 80 percent.

All of these accomplishments are possible because of your support of TRAIL—whether as a member, volunteer, vendor, or contributor. Whatever your role in our organization, we look forward to your continued involvement in 2019.

Thank you and Happy New Year!



These enthusiastic TRAIL members and friends thoroughly enjoyed our November 24 fused-glass ornament-making workshop, hosted by Mike and Colleen Ferrance of [Wapsi Glass](#). Under the Ferrances’ expert guidance, participants created their own holiday ornaments by combining different glass shapes and colors. The ornaments (*inset*) were then fused in the kiln overnight and were ready for pick-up the following week. Given the popularity of this workshop, we’ll try to schedule more of these types of events in the future. **Happy Holidays!**



Volunteering is easy

For 42 years, David Keeley worked for the University of Iowa grounds crew, yet when he retired this past spring, his “work” wasn’t done.



“I knew I wanted to find a volunteer opportunity in either Iowa City or Johnson County, so I did a Google search and found a lot to choose from,” David says. “TRAIL was high on the list that popped up, and I liked what I read.”

So in May, he attended a TRAIL volunteer orientation session and learned the basic structure of TRAIL, what volunteers do, and the gamut of volunteer opportunities available.

“I learned, too, that volunteering was going to be really easy. You can select the times of day you are available, plus you are able to pick and choose from the occasional email or online list of opportunities.”

David has taken people to the grocery store and to physical therapy appointments several times, and he conducted an extended house check for someone who was headed to Canada in a camper for six weeks.

“They wanted someone to stop in the house a couple times a week to check the mail, water the plants, and take a look around the house to make sure everything was in order,” he says. “I’m certainly not over-volunteered by any stretch, and I could do more, but I’m feeling great about the service I’m offering.”

“With TRAIL, you know you are helping someone with practical everyday needs. The fun part is the variety of requests and making new friends and acquaintances.”

If you are interested in volunteering, visit trailofjohnsoncounty.org/get-involved/volunteer, for details. If you are a Full TRAIL member, you may request a volunteer service by calling the office at 319-800-9003.

Looking ahead to the new year

The TRAIL office will be closed December 24-25 and January 1 for the Christmas and New Year’s holidays. **TRAIL members, please note:** This is a change from the information in your December events email. The TRAIL office will now be open December 26-28 and 31 from 9AM to 1PM.

The events below are for TRAIL members only. If you would like to join TRAIL, please contact the TRAIL office or visit www.trailofjohnsoncounty.org/membership.

Please register in advance for any of these events.

Book Group

Thursday, January 10, 1:30 to 3 PM

Panera at Iowa City Marketplace

We enjoy good coffee and lively discussion! New members welcome. Please contact David Rust for details:

david@trailofjohnsoncounty.org

Yarning Group

Thursday, January 17, 1:30 to 3:30 PM

Coralville Public Library, Meeting Room B

1401 5th Street, Coralville

(Note: Donations of unused yarn are welcome!)



Some Great Books of 2018

Thursday, January 24, 3:30 to 4:30 PM

Coralville Public Library, Lower Level Meeting Room

1401 5th Street, Coralville

This hour will be filled with reading suggestions for the new year from Laura Crossett, head of Adult Services for the library. Feel free to share a title that you have enjoyed as well!

Ruhl & Ruhl

REALTORS

Lorraine Bowans, Realtor

LorraineBowans@RuhlHomes.com • 319-331-5032

1100 5th St, Ste 201, Coralville, IA 52241

Senior Real Estate Specialist / Certified Aging in Place Specialist

Thank you
to our
December
newsletter
sponsor!



New brochures are here

Our latest brochures are now in stock and ready for distribution in places like doctors' offices, financial planning firms, churches, and other community organizations and gathering spots. If you'd like a supply of brochures to distribute, just stop by the TRAIL office and we'll set you up. Or feel free to suggest other distribution points and we'll ask volunteers to assist. Thanks!



TRAIL under the tree?

This time of year we are often asked about giving TRAIL memberships as gifts to others. While we appreciate the thought, it's not as simple as redeeming a gift card at your favorite retailer. In part, that's because at both the Affiliate and Full membership levels, individuals need to provide personal information and sign various forms before fees can be accepted and their TRAIL membership finalized.

Here's what we suggest instead: Wrap up one of our new TRAIL brochures along with a hand-made coupon that offers to give a TRAIL membership *if* your friend or loved one agrees TRAIL is a good fit for them. That will spark a conversation that, with luck, will lead in TRAIL's direction. You can then pay for their membership when the time comes, which will keep many seasons bright.

Help stuff our stockings!

As year-end approaches, we hope you'll include TRAIL's [annual fund campaign](#) in your 2018 charitable giving plans. Contributions from members and friends like you are essential to TRAIL's ongoing success. Please make your [annual fund gift](#) today!

And remember that our [year-end membership drive](#) continues until December 31. New members and referrals qualify to receive a grocery store gift card. Visit our [website](#) for full details. Thank you!

Year-end tax planning: Considering QCDs

By Stan Miller

Given the new tax law, will your charitable contributions to TRAIL or other nonprofits be tax deductible? They won't be if you no longer itemize deductions on your federal return. But if you are age 70½ or older, there's a special provision that could provide a tax benefit for your charitable contributions.

The **Qualified Charitable Distribution (QCD)** is a contribution distributed from a regular IRA account directly to a qualified charity. If your required annual IRA distribution was \$60,000 and you contributed \$10,000 directly to charities, for example, you would report only \$50,000 of taxable IRA distributions.

The special treatment of QCD contributions applies only to regular IRA accounts. Your QCDs are limited to \$100,000 annually for each eligible taxpayer age 70½ or more. QCD distributions count as part of your required minimum distributions.

It's important to execute the QCD distributions correctly. First, verify the QCD distribution process with your IRA fiduciary. To make your contributions, you may be able to write checks, submit an online request, complete a written form, or phone your IRA representative.

Note: The QCD distributions are recorded on the date distributed from your IRA account, so it's best to execute your QCD contributions **by mid-December** to be safe.

To report the correct taxable amount, you or your tax preparer will need to enter your total distribution of \$60,000, and the \$10,000 of QCDs, in the tax software. Your tax return will have a notation that \$10,000 is a nontaxable QCD.

Consult your tax advisor and your IRA fiduciary to see if QCDs are right for you.

Stan Miller is a retired CPA and former partner and director with RSM US (McGladrey) in Iowa City.