



TRAIL Board of Directors 2023

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Julie Gridley
Terri Larson, *Past Chair*
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Janene Panfil
Bob Reynolds, *Treasurer*
Lisa Steigleder, *Chair*
Barb Stein
Alex Taylor
Bob Untiedt, *Executive Director,*
Ex Officio

TRAIL Board welcomes new chair and member

Lisa Steigleder, chair of the TRAIL Board of Directors for 2023, looks forward to “collaborating with fellow board and committee members and our executive director to continuously refine, grow, and improve the resources needed for the growth of TRAIL and the members we serve.”



Lisa has been a volunteer on the Marketing and Communications Committee since 2021 and joined the

TRAIL Board in 2022. Professionally, she is president of the Mercy Hospital Foundation and the director of Marketing and Community Relations. Prior to joining Mercy as director of Marketing and Physician Recruitment, she spent 15 years as director of Sales and Operations for Clear Channel Media in the Iowa City/Cedar Rapids media market and nine years as senior sales executive for GlaxoSmithKline

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From the Executive Director

Results of our member survey

A heartfelt “thank you” to the 66 TRAIL members who responded to our annual survey of the membership! The TRAIL Board and committees will be taking a deeper dive into these results, but here are a few items to note.

In each survey TRAIL has done, four questions have always appeared. It is worth noting that only 1 out of 66 respondents said they were at all dissatisfied, while 70-84% agreed or strongly agreed with the below statements this year. Here’s how you responded to them this year:

- ✓ “TRAIL provides services I need”—70% agree or strongly agree
- ✓ “TRAIL has met or exceeded my expectations”—79% agree or strongly agree
- ✓ “TRAIL benefits are worth my yearly membership fee”—84% agree or strongly agree
- ✓ “TRAIL membership will enable me to continue living in the place I call home longer than if I were not a member”—70% agree or strongly agree

We’re happy to report that 81% of respondents said they regularly reviewed the *TRAIL Guide* newsletter, although 67% do not look at the TRAIL members-only Facebook page. The results here may be an important difference between younger and older members, but the survey didn’t ask respondents’ ages. The Marketing and Communications Committee will be discussing these results to determine how best to keep TRAIL members in the know.

In Question 8, where we asked respondents to rank elements of TRAIL they value the most, 58% ranked social/education activities the most important (1 or 2), and 59% ranked volunteer services the most important (1 or 2).

Finally, word of mouth continues to rank the highest as how people learn about TRAIL, so keep up the great work of talking highly about TRAIL to your friends.

—Bob Untiedt



For your consideration: tax changes

There are plenty of tax changes each year that we should pay attention to, but who has the time to find them all? TRAIL's Marketing and Communications Committee has chosen just a few to highlight in this issue of the *TRAIL Guide*. For more information, talk to your local tax advisor or check out the websites and sources listed in each article.

SECURE Act 2.0 of 2022 strengthens retirement savings

On December 29, 2022, President Joe Biden signed into law a \$1.7 trillion government funding package that includes the Setting Every Community Up for Retirement Enhancement (SECURE) Act 2.0 of 2022. This should strengthen the retirement savings system and help millions more Americans achieve a secure retirement.

There are more than 90 provisions with varying effective dates. A few key provisions below are effective in 2023:

- Required Minimum Distribution (RMD) age increase: Effective Jan. 1, 2023, the required beginning date (RBD) for RMDs increases to age 73 for individuals who turn 72 in 2023. (The RBD for RMDs will increase again to age 75 in 2033.)
- Reduced penalty: Effective Jan. 1, 2023, penalties on RMDs not taken is reduced from 50% to 25%.
- Qualified Charitable Distributions (QCDs): Effective Jan. 1, 2023, a one-time QCD of up to \$50,000 can be made to charitable remainder annuity trusts, charitable remainder unitrusts, and charitable gift annuities that meet certain criteria.

Sources: *Edward Jones & Investopedia*

For more information, visit [Investopedia Secure 2.0](#).

Retirement savings contribution limits increase

The annual IRA, 401k, and other retirement vehicle contribution limits for 2023 have increased. For more information on these topics, visit [IRS retirement topics](#).

State tax exemption for retirees

Beginning in tax year 2023, Iowans with disabilities or those age 55 and older are exempt from state tax on retirement income earned from individual retirement account (IRA) distributions, taxable pensions, and annuities. An estimated 294,624 Iowa taxpayers will see their retirement tax liability eliminated in 2023. For more information, visit [Iowa retirement income tax](#).

Free tax help for low- and moderate-income taxpayers offered in two locations

Free tax preparation services will be available beginning in February at the Iowa City Senior Center. Low- and moderate-income taxpayers, especially those age 60 and above, are eligible for the free service, provided through a partnership of the Senior Center and the AARP Foundation Tax-Aide Program.

Tax counselors and trained volunteers will work with participants to prepare and file tax returns. Help will also be available for completing rent and property tax rebates for seniors and disabled individuals.

For details, contact the Senior Center at 319-356-5220, or visit the [Senior Center website](#).

In addition, qualified students from the Tippie College of Business and UI College of Law will offer free tax preparation and filing through the Internal Revenue Service's Volunteer Income Tax Assistance (VITA) Program to:

- People who generally make \$58,000 or less
- Persons with disabilities
- Limited English-speaking taxpayers

The VITA tax clinics will be held February 4 through April 11, 2023, in-person and by appointment only at the Old Capitol Town Center on Tuesday evenings and all day Saturdays. Please visit the Tippie College of Business [VITA website](#) starting January 18, 2023, to schedule an appointment for help filing 2022 taxes. You can also call 319-335-0857 or e-mail VITA@uiowa.edu.

Want to save money on health care?

One great way to save money on health care costs in retirement is simply to stay active. *Kiplinger*

Personal Finance reports that a recent study showed adults who take part in moderate activity for 90 minutes a week can save \$1,200 a year in health care costs. Those who participate in more robust activity for a longer period can save \$1,300.

Other studies show that vigorous exercise for at least 90 minutes a week lowers blood pressure and cholesterol, supports good cholesterol, helps maintain bone density, and improves flexibility. A recent study of participants in the National Senior Games athletic competition finds that only 10% of competitors reported falling in the previous year, compared to 35% to 40% in the general population.

Seniors also tout the relationships, sense of belonging, and camaraderie associated with playing sports, all of which help mental and emotional health.

But what sports to participate in? There's golf and tennis, of course. Today, more and more seniors are playing pickleball, and there's always swimming, cycling, and running, either on your own or competitively. You can also put together team competitions with friends and play volleyball, softball, basketball, or soccer. The IFLY swimming club in Iowa City also offers competitions at many levels.

Local parks and recreation departments offer programs in water aerobics, yoga, and neighborhood walks that would be appropriate activities.

How much money you spend depends on how seriously you take it. You can drop thousands of dollars if you want, but sports like tennis don't cost anything more than the price of a racket and can of balls, and walking doesn't cost anything.

Of course, avoiding injury is a priority so take it easy and stay within yourself, especially if you're starting to become active after a long hiatus.



IN MEMORIAM

Ron Vermillion

TRAIL member since 2021

See his obituary [here](#).

A story about Ron and TRAIL member David Rust appeared in the May-June 2022 issue of the *TRAIL Guide*.

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pharmaceuticals. She has a bachelor's degree in business administration in marketing from the University of Iowa and has served on multiple local Iowa City committees, boards, and volunteer organizations. She and her husband Paul have two adult daughters, Quinn and Regan.

She says, "I instantly recognized TRAIL as providing needed and meaningful services to assist older adults in our community to live as independently as possible, while also providing social activities that are also critically important as we age." Adding, "TRAIL also provides those of us in the community rewarding volunteer opportunities."

Janene Panfil joins the board in 2023 for a three-year term and says she has "a deep interest in solutions for



healthy aging, especially since supporting my mother on her dementia journey." Janene is also a service volunteer and serves on the Development Committee.

In her professional life, Janene is the director of client success at Leapfrog Technologies and has 30 years of experience in higher education. She holds a bachelor's degree from Cornell College, and both a master's degree in higher education administration and a law degree from the University of Iowa. Janene and her husband Don Stumbo have two children, Frederick and Sophie. For fun Janene and her family enjoy biking, hiking, skiing, and sharing home-cooked meals together.

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NOTE: Some events are virtual, while others are in person. Full details for each event can be found on [TRAIL's online calendar](#).

New events are frequently added, so check TRAIL's weekly calendar preview emailed on Fridays or the [online calendar](#) to stay up-to-date.

Calendar key: **BLUE** events are hosted by and for TRAIL members. **GREEN** (virtual) and **YELLOW** (in-person) events are hosted by other groups but may be of interest to TRAIL members.

Members pay their own fees if there is a cost associated with an event (\$).

TRAIL Guide is published on or about the 15th of each month by the TRAIL Marketing and Communications Committee for the benefit of TRAIL members, donors, volunteers, vendors, and friends. If you have questions or suggestions about the newsletter, email info@trailofjohnsoncounty.org.

Monday, January 16 • Martin Luther King, Jr. Day
The TRAIL Office will be closed in honor of this recognition day.

[Tips for Home Improvement/Safety Ideas for Aging in Place in Your Home](#)

Tuesday, January 17, 9:30 to 11 AM

Lowe's Home Improvement, 2701 Second Street, Coralville

[2023 Winter Alzheimer's Education Series](#) (via Zoom)

Sponsored by the Alzheimer's Association and others. Time: noon to 1 PM

Wednesday, January 18: Understanding Alzheimer's and Dementia

Wednesday, January 25: 10 Warning Signs and Unlocking Brain Fitness

Wednesday, February 1: Advancing the Science at Any Given Moment

Monday, February 6: Managing Money: A Caregivers Guide to Finances

Wednesday, February 15: Effective Communication Strategies

Watch for more topics in this series.

[Special Exhibit Tour at the Cedar Rapids Museum of Art](#) \$

Wednesday, January 18, 2 to 3:30 PM

This special exhibit shares the work of Chunghi Choo, jewelry maker, metalsmith, and professor emerita in the UI School of Art and Art History.



[Senior Volunteer Fair](#)

Friday, January 20, 2 to 4 PM

Iowa City Senior Center Assembly Room, 28 South Linn Street, Iowa City

This event, part of the weeklong Dr. Martin Luther King, Jr. Celebration of Human Rights, will highlight organizations that directly serve older adults as well as those that specifically recruit older adults as volunteers.

[Medicaid 101 for Caregivers](#)

Monday, January 23, 9:30 to 11 AM

Kirkwood Community College, Horticulture Hall, Room 141, 7224 Washington View Parkway SW, Cedar Rapids

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

Monday, January 23, 2 to 3 PM

[Retirement Time Management: Oxymoron or Essential?](#) (via Zoom)

Wednesday, January 25, 1:30 to 2:30 PM

[Book Reading: "The Good Country"](#)

Sunday, January 29, 2 to 3 PM

Prairie Lights Books, 15 South Dubuque Street, Iowa City

[Member Happy Hour](#) \$

Tuesday, February 7, 4:30 to 6:30 PM

Orchard Green, 521 South Gilbert Street, Iowa City

[TRAIL Book Club](#)

Thursday, February 9, 1:30 to 3 PM • Location TBD

[Cinema Salon](#) \$

Thursday, February 9, 2 to 4 PM

FilmScene at the Chauncey, 404 East College Street, Iowa City