



2023 Tax Changes and Reminders



As we start to receive tax documents throughout January, we turned to Dan Bontrager, owner of Bontrager Tax, Accounting, and Consulting in Kalona, to learn more about what we should keep in mind as we gather information for our 2023 taxes.

First off, he said that his firm is frequently asked if there is an age when you no longer must file a return. Unfortunately, the answer is that you are never too old to file a return and a return may even have to be filed on your behalf in the year that you pass away. However, there are a few things to keep in mind that may affect your tax picture.

If you are over the age of 70, want to help a charity, AND have a positive impact on your taxes, you could consider a Qualified Charitable Distribution (QCD). A QCD enables you to make a donation directly from an IRA to the charity of your choice. This reduces your taxable income and qualifies as a part of your required minimum annual distribution. Note: the funds must be distributed directly to the charity (not to you and then to the charity) and this is specifically for IRA funds (not 401ks, pensions, or even TIAA funds). Because of the tax changes in past years, many people no longer itemize charitable contributions, but a QCD enables people to get some tax benefit while supporting a good cause.

Individuals who are 65+ years old also qualify for an additional standard deduction on their federal taxes. Your tax preparer or a tax software system will catch this, but if you do your own taxes without a software program, make sure you take advantage of this additional deduction.

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Include mental health in your **WINTER SAFETY CHECKLIST**

Cold winds, ice, treacherous travel: winter presents many hazards. Here's another that may not be top of mind: seasonal depression. Not only can winter weather isolate older adults, but there's less sunshine to boost your vitamin D. The result can include sadness, loss of energy, sleeping too much or too little, and other disruptions to daily life.

How to combat seasonal depression?

- **Stay active.** That may just mean taking extra steps around your house or doing chair exercises with soup cans. A few minutes outdoors (warmly dressed, of course) may boost your spirits. And if you go shopping, add another aisle to your route around the store.
- **Eat a well-balanced diet.** Make sure to include foods that provide vitamin D and calcium, like milk, yogurt, and fish. And keep up your fruit and vegetable intake, even if you'd prefer cookies.

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State of Iowa Changes

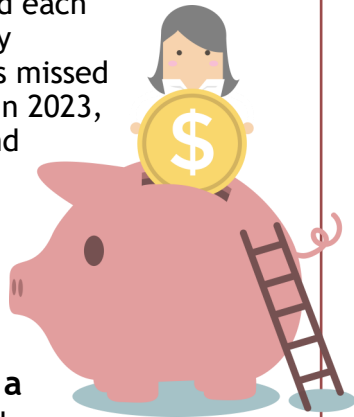
In 2023, the state of Iowa will no longer tax retirement income for individuals 55 years and older. Retirees who still have a potential 10-20 years of investment growth ahead of them may want to take advantage of the option to shift their regular IRAs to a Roth IRA. While this would mean paying federal tax now, given the years of potential growth and the fact that Roth IRAs are NOT taxed later, this could be beneficial in the long run. Consult an investment expert or tax accountant before making any major changes in your retirement accounts.

This year, Iowa Individual Tax Rates are decreasing from 2022's 8.53% maximum rate to 6.0%. However, please note that some individual deductions have been removed so a tax decrease is likely but not guaranteed.

In the state of Iowa, individuals should make sure that they deduct their health insurance premiums. This includes the Medicare reduction to your Social Security benefits (this amount is listed each month on your Social Security statement). This deduction is missed frequently. Note, beginning in 2023, you must be 55+ years old and your individual income less than \$100,000 to qualify.

Want to help your grandchild or a family member with future education costs AND get a tax deduction? Iowa 529 plans are a vehicle that provides an income tax deduction for Iowans. And the recipient does NOT have to use the funds for an education within the state of Iowa—they can be applied to college in any state.

It is always advised that you consult a tax or investment professional before making major changes that would affect your tax picture.



WINTER SAFETY CHECKLIST

continued

- **Connect with family and friends.** Don't wait for a visit—reach out as often as you can. A visit over coffee, a phone call, a text, or a video chat can do wonders for your mood.

TRAIL offers many ways to connect with others—both in person and online.

Check the **TRAIL calendar** on page 5 for upcoming activities.

TRAIL also offers a **phone buddy program** that will put a volunteer in touch with you regularly. Just call the TRAIL office at **319-800-9003** to get started.

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Thanks to ZAnderson for sponsoring our January-February newsletter.



BEHIND THE SCENES

Board of Directors Leads TRAIL

To cap off the series of articles on volunteers who work “behind the scenes” to provide many of the benefits that TRAIL members enjoy, we are featuring the TRAIL Board of Directors. Comprised of 13 local community members from all walks of life, the board oversees all of TRAIL’s operations and works with Executive Director Bob Untiedt to set priorities and meet goals for the organization.

Board members serve three-year terms and, in addition to monthly meetings, each member actively participates in one or more of TRAIL’s six committees with assigned duties and tasks. Those committees are Development, Finance, Marketing and Communications, Membership, Social and Educational Programs, and Volunteer.

Other Members of the 2024 TRAIL Board of Directors:

Bob Brooks is a TRAIL member and member-service volunteer, who retired after more than 20 years in the University of Iowa Facilities Management Department.

Jim Carey is a first vice president and trust officer at MidWestOne Bank.

Lesanne Fliehler is a retired UI communications specialist who chairs the Marketing and Communications Committee.

Vincent Gaffney is a vice president and trust officer at Hills Bank and Trust Company’s North Liberty location.

Patricia Heiden worked for Oaknoll Retirement Community for 36 years before retiring as its executive director in 2016.

Scott Maiers is the community relations director at Solon Retirement Community and

The 2024 TRAIL Board of Directors will be led by co-chairs Susan Shullaw and Alex Taylor. Susan is one of the founding members of TRAIL and a retired communications consultant. Alex is a longtime board member and managing director of the Iowa Startup Accelerator Services. These officers are joined by treasurer Bob Reynolds, a retired accountant, and secretary Allison Andrews, a neuro resource facilitator at the Brain Injury Alliance of Iowa, who also chairs the Volunteer Committee. Past chair Terri Larson, owner/partner of Lepic-Kroeger Realtors, is stepping off the board but will continue to serve on the Development Committee.

previously served for more than a decade with Legacy Senior Communities.

Janene Panfil is director of client success at Leepfrog Technologies with more than 30 years’ experience in higher education. She chairs the Development Committee.

Christine Scheetz is a senior vice president of network development and patient engagement for Preferred Community Health Partners, which works with seniors to coordinate access to health care and other needs.

Barb Stein retired from the Iowa City Community School District in 2005 after 35 years as a teacher and school librarian and serves as chair of the Social and Educational Programs Committee.

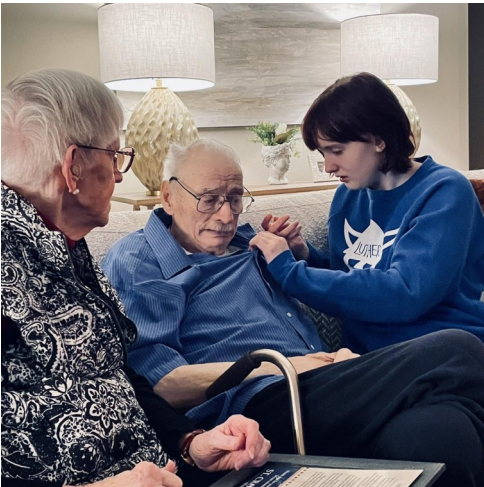
Bob Untiedt is TRAIL’s executive director since November 2020.

In Memoriam

Pat Erkel

TRAIL member Pat Erkel passed away Dec. 23, 2023. In November, Pat was honored for his 12 years of military service with a special “pinning ceremony” arranged by his hospice care team. With his wife of 55 years Joyce holding the framed certificate, his granddaughter Aissa Erkel placed a commemorative pin on Pat’s shirt. The private event, held in the home of Pat’s son Kyle and his wife Sherri, was also attended by staff and service volunteers from TRAIL, which Pat and Joyce have been members of since March of 2022.

See Pat’s obituary [here](#).



TRAIL runs on volunteer power,

and we are always looking for more folks to make TRAIL

an even better organization. If you have a skill to offer or interest in serving on the Board of Directors or one of TRAIL’s committees, please reach out to Jessica in the TRAIL office, 319-800-9003, to join the team!

JOIN THE TEAM!



VOLUNTEER PROFILE

Ana Isabel Peterson

Ana Isabel Peterson experienced up close the help that people need as they age not long after she moved to Iowa City in 2019, when her grandmother contracted COVID-19 and experienced many mental health effects of isolation in the nursing home where she lived.

She was fortunately asymptomatic, but they didn’t want her exposed again so the family moved her out of the nursing home into Ana’s household, including her husband and two children, now age 11 and 13. Ana cared for her grandmother full-time until her array of other health issues eventually required more care than she could provide and they moved her back into a retirement home when the pandemic eased.

Still, she said the experience reinforced her belief that older adults should be able to live at home until they decide to move elsewhere themselves or their health reaches a point where they need specialized care. Her father, a retired physician, often tells stories of his own senior patients who had no family to care for them, stories that always bothered her. She also had a wonderful role model in her own mother, who cared for her aging mother and mother-in-law (Ana’s two grandmothers) while they still lived in their own homes.

“It’s been great making connections here in Iowa City with TRAIL members and fellow social/educational committee members,” she said. “I really like making a difference and helping people keep living in their home.”

She had previous experience working with organizations that assist aging adults to stay in their homes, and continued this work by joining TRAIL of Johnson County in 2022. She’s served as a driver for TRAIL members, and has helped with tasks such as putting together furniture and providing fire safety services. She is also a member of TRAIL’s Social and Educational Programs Committee.

Ana is limited in how much she can volunteer, as she still has her two young kids at home. But she provides her time whenever she’s able, and every little bit counts.

She especially values the relationships she makes with the TRAIL members she’s met through her volunteering.

Coincidentally, this reunites Ana with Bob Untiedt, executive director of TRAIL. They first worked together 27 years ago, when Bob hired her as a work-study student when he was a grants administrator at the University of California-Berkeley.



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 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 (\$).

Want to attend an event, but need a ride? Call Jessica at 319-800-9003 or email her at membersupport@trailofjohnsoncounty.org.

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.

TRAIL EVENTS CALENDAR

January and February

TRAIL office closed for Martin Luther King Day • Monday, January 15

Book Club: [Such a Fun Age by Kiley Reid](#) (via Zoom)

Monday, January 15, 1 to 2 PM

[Movie Day—Everything Everywhere All at Once](#)

Tuesday, January 16, 10:30 AM to 1 PM

Home of Ana Peterson, Iowa City

[Podcasts: What Is the Big Deal?](#)

Friday, January 19, 10:30 to 11:30 AM

Iowa City Public Library, Digital Media Lab on the second floor, 123 South Linn Street, Iowa City

[An Overview of At Home Non-Medical Home Health Care Providers](#)

Monday, January 22, 1 to 2 PM

Iowa City Senior Center Room 302, 28 South Linn Street, Iowa City (in-person and also via Zoom)

[Lunch at The Class Act and Visit to Cedar Rapids Art Museum](#) \$

Wednesday, January 24, 11:30 AM to 3 PM

Cedar Rapids Art Museum, 410 Third Avenue, Cedar Rapids

[National History Day in Iowa](#) (via Zoom)

Thursday, January 25, noon to 1 PM

[House File 68: Challenges and Changes for Public School](#)

Iowa City Superintendent Matt Degner

Thursday, January 25, 6:30 to 8 PM

Iowa City Public Library Rooms A, 123 South Linn Street, Iowa City

[Coffee and Conversation](#)

Friday, January 26, 9 to 10:30 AM

Home of Barb Stein, Iowa City

[New Member Orientation](#)

Thursday, February 1, 4:30 to 6 PM

Fix! Coffee (second floor of The Chauncey), 404 East College Street, Iowa City

[Connie Mutel: Author Presentation](#)

Monday, February 5, 1 to 2 PM

Iowa City Senior Center, Room 302

[Member Happy Hour](#) \$

Tuesday, February 6, 4 to 6 PM

Orchard Green, 521 South Gilbert Street, Iowa City

[Caregiver 101 Series: Nursing Facility Care & Medicaid](#) (via Zoom)

Wednesday, February 7, noon to 1 PM

[Iowa History 101: Quilts in the New Deal](#) (via Zoom)

Thursday, February 8, noon to 1 PM