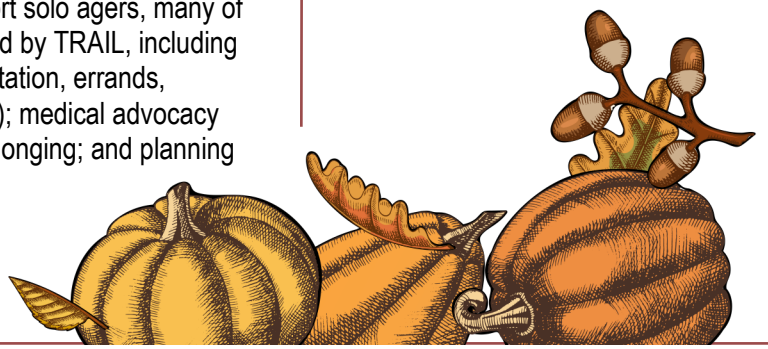




We
ARE
thankful
FOR
you.

Accomplishing TRAIL's mission of helping older adults successfully age in place would not be possible without members, volunteers, and donors like you.

Your passion for our mission inspires us every day. In this season of gratitude, we offer you our deepest thanks and sincere best wishes for a peaceful and bountiful Thanksgiving holiday.



Village to Village Conference highlights

By TRAIL Executive Director Christine Scheetz

Last month, TRAIL Member and Volunteer Services Coordinator Jessica Hahn and I joined hundreds of Village leaders, volunteers, and supporters from across the country for the 2025 Village to Village Network (VtV) Virtual Conference. This year's theme, *Building Stronger Villages, Together*, reflected the power of collaboration and innovation at the heart of the Village Movement—a mission TRAIL shares every day as we help older adults in Johnson County live independently, safely, and connected to community.

The conference opened with an inspiring keynote by Dr. Tracey Gendron (pictured right), author of *Ageism Unmasked*, who challenged participants to rethink the language and assumptions we use about aging. Dr. Gendron said, **"Villages are on the front lines of dismantling ageism—because they redefine what it means to grow older, together."**



Over two days, conference sessions covered topics ranging from volunteer management and sustainable funding to member services, program development, and community partnerships. A major theme throughout the conference was inclusion and access—how Villages can better reach and serve diverse populations.



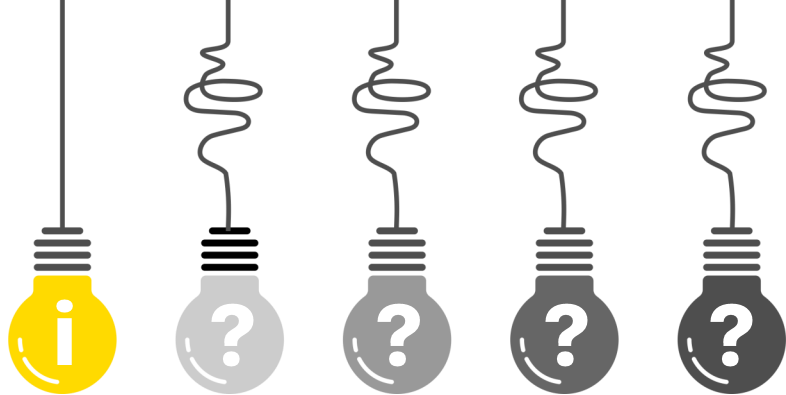
One session was devoted to the growing population of older adults living alone, often without a reliable support network. The session focused on how the Village Movement is empowering "solo agers" by creating that much-needed support. The speaker noted the seven important planning needs for solo agers (support system, health care needs and management, advance care planning, housing decisions, financial decisions, legal matters, and living a dynamic life). The speaker suggested several ways Villages can support solo agers, many of which have already been adopted by TRAIL, including practical everyday help (transportation, errands, help with household projects, etc.); medical advocacy and navigation; connection and belonging; and planning and education.

Continued on page 3

Hospice care:

Your questions answered

Provided by Essence of Life Hospice, Silver Sponsor of TRAIL's 2025 Housing and Services Fair. Essence of Life Hospice has received a 2025 Hospice Honors by the Center for Medicare and Medicaid Services.



Who is eligible for hospice care?

The Medicare Hospice Benefit is available to all patients with the Medicare Part A benefit and with a life expectancy of six months or less if the terminal illness or disease runs its normal course. The patient, of course, must choose to elect hospice, and the patient's eligibility must be certified by a physician (most often the hospice's medical director, together with the patient's attending physician). In addition, hospice care is covered by Medicaid and most commercial insurance plans.

What services does hospice provide?

Hospice provides the services of an interdisciplinary team of health care professionals, that may include:

Physicians: Medical directors work with your personal physician to build a comprehensive team of medical professionals who specialize in controlling pain and other symptoms of serious illness.

Nurses: Nurses are experts at managing the needs of each patient and can serve as a valuable resource in educating family members on how to assist in caring for their loved one.

Certified Nurse Assistants: These members of the team provide personal care and help the patient and family with activities of daily living. They also provide companionship and valuable emotional support.

Social Workers: Social workers coordinate community resources and help the patient and family with nonmedical concerns. The social worker can help comfort and give support to family members, plan for the future, assist with making financial arrangements, and ease other emotional difficulties.

Chaplains: These individuals work to help patients and families cope with spiritual questions and concerns, either directly or by coordinating services with the patient's and family's spiritual counselors.

Additional team members may include bereavement counselors, music therapists, pharmacists, massage therapists, and volunteers who can help in a variety of ways.

When should patients and families consider hospice care?

After a diagnosis of a life-limiting illness, patients and their families should consider their choices for care. A patient does not have to be bed-bound or critically ill to be admitted to hospice.

How is hospice different from other medical care?

Hospice is focused on all of the patient's and family's needs. A coordinated team of hospice professionals, assisted by volunteers, works to meet their emotional and spiritual needs, along with the patient's physical needs.

The emphasis is on controlling pain and symptoms and on emotional and spiritual support tailored to the needs of the patient and family.

Hospice recognizes that people are more than a collection of symptoms. People nearing the end of their lives often face enormous emotional and spiritual distress. They are dismayed as their physical abilities begin to fail and don't want to be a burden. They worry how their loved ones will manage without them. Hospice professionals and volunteers are trained to be active listeners and to help patients and families work through some of these concerns so that they can find peace and emotional comfort in their final days.



More information about local hospice care providers can be found in TRAIL's [2025 Johnson County Housing and Services Guide](#).

TRAIL's [Life Transition Service](#) is also available at no charge to help Full members navigate life changes brought on by a decline in health or wellness, a family crisis, or other challenges.

Village to Village Conference highlights *continued*

This session emphasized the importance of planning to reduce stress and confusion. TRAIL's autumn education series, both last year and this year, were specifically designed to address some of these planning issues as they relate to financial and living situations and to health care. You can count on more of these resources in the future to help break down planning into smaller, manageable steps.

Several sessions encouraged Villages to think about our role within the ecosystem of our members' lives. TRAIL is working to become a top-of-mind resource for health care and social care providers in our community. One panel I found particularly interesting was about a two-year research project to identify the "value proposition" for health care—how do we demonstrate to health care systems that the work of organizations like TRAIL can help improve health outcomes for older adults, reduce health care costs, lower rates of hospitalization and emergency room visits, and ultimately become an integral part of how older adults experience care and support.

In the coming months, I'll be sharing more about what we learned from the conference. I hope you will find the information interesting, but even more, I look forward to talking with you about these ideas virtually and in person.

All about **cranberries**

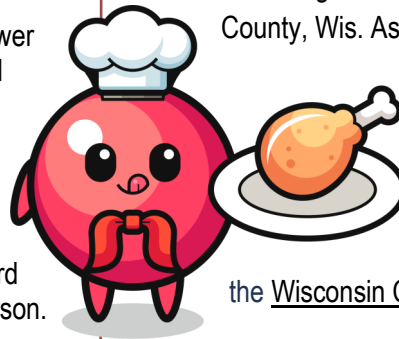


Cranberries are perfectly suited to the celebration of Thanksgiving because they are native to North America. This tart, ruby-red fruit needs very specific conditions in which to grow—acidic peat soil, a supply of fresh water, and a growing season reaching from April to November. Cranberries grow on low-lying vines in bogs or marshes, and commercial bogs use a system of wetlands, ponds, and other bodies of water that provide a natural habitat for a variety of plant and animal life.

Our neighbor Wisconsin is the largest producer of cranberries in the country and the cranberry is the state fruit of Wisconsin. This designation came about in 2003 through the work of fifth graders at Trevor Grade School in Kenosha

County, Wis. As a class project, the students argued that the cranberry, rather than the cherry, was the best candidate for Wisconsin's state fruit.

Want to learn more about Wisconsin cranberries? Check out the [Wisconsin Cranberry Trail](#) in central Wisconsin.



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Thanks to Woofables for sponsoring this month's newsletter.

TRAIL office closures

Thursday, November 27

Friday, November 28

Wednesday, December 24

Thursday, December 25

Thursday, January 1

We ask that members provide at least one week's notice when making a service request. However, members do not have to wait until the one week window to call or email Jessica. Service requests made well in advance are welcome! If members have appointments or requests from now through January 2026, Jessica would be happy to enter those into our volunteer system.



Donor Profile: MEET NANCY WILLIAMS

Even before TRAIL began accepting members in 2017, Nancy Williams believed strongly in its mission of assisting older adults to age in place and began contributing both her time and money to the fledgling organization.



“Charlie Anderson, Nancy Lynch, and I were on the UI Retirees Association [UIRA] board and Nancy suggested that we join the Village to Village Network to learn more about helping people age in place. It wasn't long before we discovered that another Iowa City group was also interested

in the concept of staying in our homes as long as possible and we quickly joined forces to create TRAIL,” Nancy recalls.

After retiring from the University of Iowa Provost’s Office in 2005, Nancy was active in supporting many community and UI-related organizations, including the UIRA and Senior College. “I also began seeing that people were moving to the Johnson County area in retirement for the excellent health care and many social, cultural, and sports events here,

making the aging-in-place concept even more relevant.”

Nancy says although she has been a longtime contributor and served on TRAIL committees, she has not yet become a member, but that will change this month. “By the time the newsletter comes out, I will be a new Affiliate TRAIL member,” she says smiling. Becoming a Full member may be in her future if she needs the help to continue living in her Peninsula neighborhood townhouse.

Nancy’s local family includes two daughters, Leslie Finer and Dana Simcox, their husbands, and five “fabulous” grandchildren. She spends a lot of time reading and loves to have coffee or go for walks with friends.

She is impressed by TRAIL’s growth, both in numbers and its community-wide impact, especially assisting low-income seniors, which will become even more necessary as cuts in state and federal spending occur.

“ It is important to me to support TRAIL with annual contributions that will help benefit older adults for years to come, and I encourage others who are able to do the same.”

Giving is easy!



Have you made your contribution to TRAIL’s 2025 annual fund yet? Just scan the QR code for the link to our safe

and secure online giving page. Support from TRAIL members, volunteers, and community members helps seniors throughout Johnson County maintain their independence. **Thank you!**



Road trip to the Quad Cities

Before a visit on Friday, Oct. 10 to the German American Heritage Center and Museum in Davenport, TRAIL members enjoyed lunch and dessert at 100-year-old Lagomarcino’s Ice Cream Parlor. Shown here are Alfrieta Monagan, Barb Stein, Liz Voss, and Carol Throckmorton.



Laws and taxes and rules, **oh my!**

At this time of year, many folks are thinking about charitable gifts they want to make before year end and also thinking ahead to tax filing in 2026. With that in mind, here are some changes and some reminders that may be helpful.

The One Big Beautiful Bill Act (OBBA) that was signed into law on July 4, 2025, has many parts. Among other things, it preserves several parts of the Tax Cut and Jobs Act (TCJA) of 2017 and it introduces provisions that may affect your charitable giving. Here are points to consider:

- **OBBA introduces new above-the-line charitable deductions for filers who do not itemize their deductions.** Beginning in 2026, all households can deduct up to \$1,000 for single filers (or \$2,000 for married couples filing jointly) even if they do not take itemized deductions. The TCJA of 2017 increased the standard deduction to the point that only about 10% of households have itemized deductions. But now all households are eligible to receive this tax deduction for qualified charitable giving.
- **OBBA introduces a new floor on deductions for those who do itemize their deductions.** Beginning in 2026, these filers will be able to claim a charitable contribution tax deduction only to the extent the amount exceeds 0.5% of their adjusted gross income (AGI). For example, a couple with an AGI of \$200,000 could deduct only those donations in excess of \$1,000. **With this change in mind, donors younger than 70.5 years may want to establish and contribute to a Donor Advised Fund (DAF) by the end of 2025.**
- **OBBA makes Qualified Charitable Distributions (QCD) more valuable.** The floor on deductions mentioned above does not apply to QCDs. Donors age 70.5 and older can continue to take advantage of such distributions and exclude them from taxable income.

It's always a good idea to consult your banker, tax preparer, or financial advisor on matters related to taxes and charitable contributions. If you have questions about donor-advised funds this website provides helpful information: www.nptrust.org/what-is-a-donor-advised-fund/. The IRS provides more details about qualified charitable contributions at this link: www.irs.gov/newsroom/seniors-can-reduce-their-tax-burden-by-donating-to-charity-through-their-ira.



Cryptocurrency ATMs

Scammers frequently use cryptocurrency ATMs to defraud lowans. But now, to better protect lowans from those scams, the Iowa legislature passed a bill designed to reduce how much money lowans lose through cryptocurrency ATMs. Effective last July 1, the new protections include a **90-day refund period for fraudulent transactions**, a **\$1,000 daily transaction limit**, and a **\$10,000 aggregate limit for the first 30 days**. The law also requires **clearer scam warnings** on ATMs and **caps fees** at \$5 or 15% of the transaction value, whichever is greater.

To learn more, check out the FAQ at www.iowaattorneygeneral.gov/consumers/crypto-atm-law.

Open enrollment ends soon!

The Iowa City Senior Center tells us that all Senior Health Insurance Information (SHIIP) appointments at the center are full through the end of the Medicare Open Enrollment Period on December 7. However, there are other options for comparing Medicare plans for 2026:

- Use the Medicare Plan Finder at www.medicare.gov/plan-compare. This federal tool allows you to set up an account to input and store information such as your drug list, then compare plans available in your county. Tips for using the Medicare Plan Finder can be found by [watching this video](#) from Medicare, or you can download SHIIP's [Steer Your Own SHIIP](#) document for step-by-step instructions.
- Contact SHIIP to be directed to the nearest alternative SHIIP site in a neighboring county: Call the SHIIP-SMP consumer line (1-800-351-4664) or visit <https://shiip.iowa.gov/find-resources/find-counselor> to search online for SHIIP sites and contact details.
- Call 1-800-MEDICARE to talk to a customer support representative for assistance. The Medicare Support Hotline is available 24/7, except for some federal holidays. TTY users should call 877-486-2048.



Let's talk turkey

Area Thanksgiving meals and resources.

Free Thanksgiving meals and meal ingredients are available in Johnson County—a few of the participants are listed below:

- **St. Mary's Catholic Church in Iowa City** will have take-home Thanksgiving meals available on November 27. Meals can be picked up at the parish or delivered to your home. Deliveries begin at 11 AM and pick-ups start at noon. If you would like to register for a meal, call 319-337-4314 or email at icstmary@icstmary.org. These meals are made possible each year by generous financial gifts from the community.
- **North Liberty Community** Thanksgiving Meal: November 27, 11 AM to 2 PM at the South Slope Community Center. You can request meal delivery by contacting Stacia Rath at stacia@iowamatix.org or texting 319-325-4771.
- **The Salvation Army of Johnson County** offers Thanksgiving baskets and other social services. Check their [Facebook page](#) for the most current information. Their local website can be [found here](#).
- **Operation Give Birds** is a nonprofit that provides free Thanksgiving meals that families can cook in their own home. Sign-ups will open early November. Keep an eye on their [website](#) and [Facebook](#) for more information.



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, and friends. If you have questions or suggestions about the newsletter, email info@trailofjohnsoncounty.org.

Upcoming TRAIL Events Calendar

The TRAIL office will be closed November 27 and 28 in observation of Thanksgiving.

Holiday Market

Saturday, November 15 and December 6, 8 AM to 1 PM

Robert A. Lee Recreation Center, 220 South Gilbert Street, Iowa City

Book Club: Wild Dark Shore by Charlotte McConaghy (via Zoom)

Monday, November 17, 1 to 2 PM

Holiday Caregiving Webinar (via Zoom)

Tuesday, November 18, noon to 1:30 PM

Morning Coffee - FULL

Wednesday, November 19, 10 to 11:30 AM

Betsy Fischer's home

Dine-Around Lunch at The Vine \$

Thursday, November 20, 11:15 AM to 1 PM

The Vine Tavern & Eatery, 39 2nd Street, Coralville

UI Stanley Museum of Art: Informal Guided Tour

Saturday, November 29, 1 to 2 PM

160 West Burlington Street, Iowa City

Member Happy Hour \$

Tuesday, December 2, 4:30 to 6:30 PM

Monica's, 303 2nd Street, Coralville

New Member Orientation

Thursday, December 4, 1:30 to 2:30 PM

Java House, 1575 South 1st Avenue, Iowa City

ICPL Arts & Crafts Bazaar

Saturday, December 6, 10 AM to 3 PM

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

Holiday Thieves Market

Saturday and Sunday, December 7 and 8, 10 AM to 6 PM

Hyatt Regency Hotel & Conference Center, 300 East 9th Street, Coralville

Let's Talk Books: The Most Wonderful Time of the Year - Holiday Reads

(via Zoom)

Tuesday, December 9, 7 to 8 PM

TRAIL Book Club For Men: 1861: The Lost Peace by Jay Winik

Thursday, December 11, 1:30 to 3 PM

Courtyard by Marriott, 901 Melrose Avenue, Iowa City

Book Club: My Friends by Fredrik Backman (via Zoom)

Monday, December 15, 1 to 2 PM

Holiday Flower Arranging with Willow and Stock Florists

Tuesday, December 16, 11 AM to noon

207 North Linn Street, Iowa City