

Huge Thank You!

Efficient Donating Neighbors Who Care Contributors:

Save more of your dollars for other causes or for you with QCDs!

Did you know you can make a direct transfer from your IRA to Neighbors Who Care and avoid fees and hassles. Plus, this transfer can count toward your Required Minimum Distribution!

A Qualified Charitable Distribution or QCD as it is known, means you may order a transfer of your own funds from your custodian to a qualified charity, just like Neighbors Who Care.

Naturally, NWC is so grateful to receive contributions, of any kind, but when a donation is made as a QCD, the amount donated is then deducted from the taxable income. And, when you keep your taxable income lower, you may also reduce the impact to certain tax credits and deductions, including Social Security and Medicare.

The QCD can be a **useful way of removing an otherwise taxable Required Minimum Distribution payment from being added as income on your tax return.** Unlike other forms of charitable giving that require you to itemize the gift in order to deduct the contribution on your tax return, the QCD does not have to be itemized.

Who is eligible to make a QCD?

Many IRAs are eligible for QCDs—Traditional, Rollover, Inherited, SEP (inactive plans only), and SIMPLE (inactive plans only). There ARE rules. Here they are:

- The donor must be 70½ or older.
- QCDs are limited to the amount that would otherwise be taxed as ordinary income. This excludes non-deductible contributions.
- Each year, the maximum annual amount that

can qualify for a QCD is \$100,000. This applies to the sum of QCDs made to one or more charities in a calendar year.

- For a QCD to count towards your current year's RMD, the funds must come out of your IRA by your RMD deadline, generally December 31.

Neighbors Who Care qualifies!

Charities that are eligible for QCDs must be 501(c)(3) organizations, meaning they are eligible to receive tax-deductible contributions. Some charities, such as private foundations or donor-advised funds, do not qualify for QCDs.

Tax Facts

- You shall report your QCD as a normal distribution on IRS Form 1099-R.
- If you have an Inherited IRAs or Inherited Roth IRAs, QCD will be reported as a death distribution.
- After you have made your QCD, the charity must supply you with the same donation acknowledgement as any other donation. Neighbors Who Care is happy to promptly acknowledge your qualified charitable distribution!



We thank you for your generosity!



Inside the Connection:

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OUR MISSION

Neighbors Who Care inspires a robust network of volunteers who respond to our ever-changing needs of our aging community, helping them live at home with pride, dignity and independence.

OUR VISION

An interdependent community of neighbors supporting those in need.



Sheryl Keeme
Executive Director

**Services for 2021
THANK YOU!
All services per
Calendar Year
2021**

**Volunteers: 316
Clients: 479
Hours: 9148
Miles: 69542
Occasions: 12108**

The Care Connection is the official newsletter of Neighbors Who Care, Inc.

This newsletter is delivered to all volunteers, clients, donors, and associates of Neighbors Who Care, on a quarterly basis. You have received this publication because we believe you take pride in your community and service to improve the quality of life for others, one neighbor at a time. This newsletter provides you with wellness information and advertising that enhances your awareness of other services in our community. We are always interested in your comments or suggestions.

While efforts to ensure accuracy are exercised, the publisher assumes no liability for the information contained in either editorial or advertising content. Neighbors Who Care does not endorse any commercial products or information that may be advertised in the newsletter.

If you no longer wish to receive this publication, contact us at the address/phone on the front page.

Connect with Neighbors Who Care on YouTube, Next Door and Facebook for videos and updates, and please like, subscribe and follow our social media channels!

If you would like to experience the deep personal satisfaction that comes from volunteering to assist your neighbors or if you know of someone who needs our help, contact us at 480-895-7133.

Reflections and a Peek into 2022

Board of Directors and Executive Director, Sheryl Keeme

2021

Any conversation that begins "In 2021..." usually devolves quickly into a gripe session of everything from vaccines to politics. At Neighbors Who Care, we certainly had our share of challenges, but happily, there is more for us to celebrate than lament. Here is a walk down memory lane for Neighbors Who Care in 2021.

JANUARY

Vaccines are headed our way! Our expectations were that life would return to normal.

NWC receives a generous donation from an inheritance dedicated toward the purchase of a new van!

A volunteer task force is formed to prepare the specs for our new transportation vehicle with champion volunteers: Jim Rainwaters; Board Member Ramon Rubio; Ron Chase; and staff Verna Mahnke and Sheryl Keeme; and moderated and led by project manager Sam Selby.

NWC seeks new Community Engagement Manager.

Mike Amato joins the Board of Directors.

FEBRUARY

NWC at the table for vaccine discussions toward solutions with Chandler, Arizona, and Sun Lakes agencies and key stakeholders as appointments for shots are scarce and difficult to make.

NWC launches our first Winter Speaker Series welcoming speakers: Attorney Francisco Sirvent;

Dementia Education Consultant Elaine Poker-Yount; The Perfect Place's Rose Saunders and Caregiver Judy Banyai; Joyful Downsizing's owner and Board Member Kim Kubsch.

Dementia Friendly America free information sessions begin at NWC.

MARCH

Vaccines become more available and volunteers begin to return to active duty.

Jennifer Gustafson, former staffer, rejoins as Community Engagement Manager.

Volunteer orientations are scheduled multiple times a week to mobilize them quicker in a weakened volunteer climate.

APRIL

Chandler Councilwoman Christine Ellis chooses NWC as her charity for recipe/food promotion at Ginger Monkey tavern.

First-ever Gelato Thank You Event for volunteers held outside, with masks and social distancing. More than 50 volunteers enjoyed treats.

Jena Lugo joins the board of directors.

MAY

Plans are made with executive director Pam Haun to resume the Deck the Holidays concert with Chandler Symphony Orchestra.

Aging Made Easier, our first ever aging conference, is scheduled for November.



JUNE

Volunteers continue to return and new volunteer inquiries begin to rebound.

Partnership established with Clarendale of Chandler as potential venue for NWC sponsored seminars/talks.

JULY

Finance professional Kirk Deem joins the Board of Directors.

Greater Sun Lakes Community Foundation supports the new van project with a \$5,000 contribution!

AUGUST

Support for Dementia Friendly Sun Lakes grows as more residents are informed about what it is and are trained as champions. Training begins for Sun Lakes properties' workers.

Van specs are finalized by the task force and the winning vehicle is a Ford Transit!

SEPTEMBER

Home Instead commits to presenting sponsor for Aging Made Easier conference in November.

OCTOBER

Communities' open houses prove to be a rich volunteer resource! More than 40 new prospects are recruited at community open houses.

Aging Made Easier registrations SELL OUT (120 guests). Waiting list is established.

NOVEMBER

More than 80 guests, 24 senior industry vendors, 20+ volunteers, and three remarkable speakers provided a successful aging conference at Tumbleweed Recreation Center with complimentary lunch from 8:30 to 1 pm. Can't wait until next year!

Preparations become a bit harried as tickets for upcoming Deck The Halls Holiday Concert experiences huge response. SOLD OUT!

DECEMBER

100+ clients receive holiday gifts packed with personal items, specific gifts, Trust Bank Visa cards for \$25 ea, grocery gift cards, games, puzzles, and delicious treats thanks to special volunteers, donors, community gift buyers, and our care manager Bonnie Kosar.



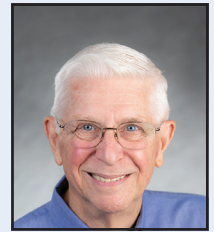
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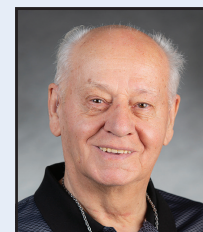
Kim Kubsch
Member at Large



Kirk Deem
Member at Large



Mike Amato
Member at Large



Ramon Omar Rubio
Member at Large

NWC Office Staff



Jennifer Gustafson
Engagement
Manager



Bonnie Kosar
Case
Manager



Joan Byrnes
Dinner Delivery
Coordinator



Verna Mahnke
Director of
Administration



Cathy Franks
Administrative
Assistant

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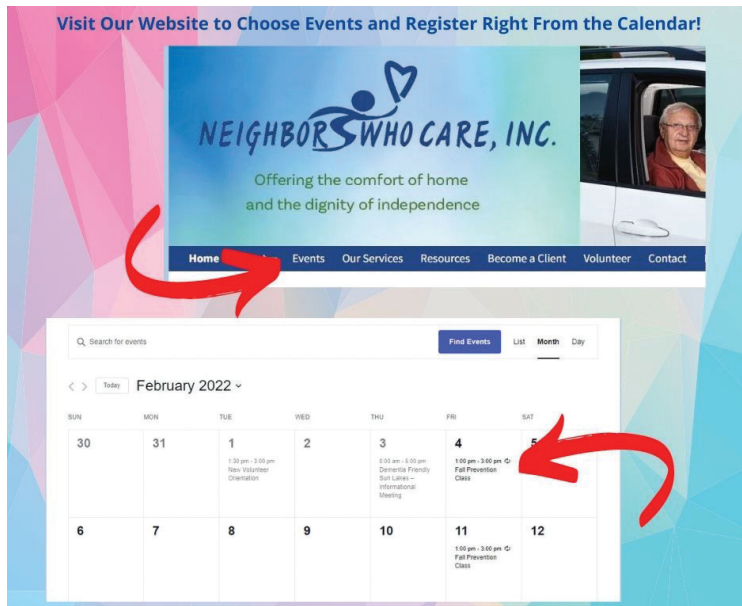
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NWC Events Calendar Makes Finding Events EASY!

We've added a new feature to our website. As Neighbors Who Care aims to continue to share learning opportunities, gatherings, and many other events to bring people together, virtually and in person, we want to make it as simple as possible to find what's happening. That's why we've added an empowered events calendar to our website.

Just find the Events tab and click. You will open up our calendar that shows the events, descriptions and venue information, as well as registration information.



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Do you know about the Arizona Tax Credit Program?

Since 1998, the State of Arizona created a provision that allows Arizonans who owe Arizona state taxes to redirect those dollars to charities and agencies that help others.

The Arizona Tax Credit Program is now under the "Arizona Charitable Tax Credit" umbrella term. This covers tax credits for contributions to both QCOs and Qualifying Foster Care Organizations (QFCO).

**AZ
CHARITABLE
TAX CREDIT
2021**



**Pay The
State**



OR



**Give to
NWC**

At first, few understood it or participated. In fact, the first year, less than 3000 taxpayers claimed the credit. Imagine! Free money for agencies like Neighbors Who Care and instead, millions went to the state.

It took a while to catch on, but by 201, more than 130,000 Arizonans participated directing \$52 million to more than 811 qualified Arizona charities!

If you've never claimed the Arizona Charitable Tax Credit, you are missing out on a free chance to decide where your tax dollars go!

Basically, the Arizona tax program pays you back, for the money you donate. Yes, REALLY!

The Arizona Charitable Tax Credit puts you, as a taxpayer, into the driver's seat in driving your tax dollars where YOU want them to go.

For example, if a married and joint filer taxpayer makes an \$800 donation to an eligible QCO, he or she can claim the maximum allowable credit for the contribution.

This means that the taxpayer redirects \$800 of his or her state tax payment from the State's general fund to the charitable organization of their choice.

HOW DOES THE ARIZONA TAX CREDIT WORK?

QCO is just one of the five categories of Arizona tax credit nonprofits. Because each one is separate, you could claim the maximum amount for all five categories.

That means that you can donate the maximum amount to a health education program, a foster care group, and your child's school if you wanted.

ARIZONA TAX CREDIT CHARITIES

The five categories for charitable Arizona state tax credits are: Qualifying Charitable Organizations (QCO): QCOs like Neighbors Who Care cover hundreds of different Arizona-based charities. The 2021 maximum limit for this category of donations is \$400 for an individual or \$800 for a couple

— Tax Credit cont. on page 7

Palo Verde Women's Golf Association and Palo Verde Men's Golf Association

Cindy Bosch (left) and Colleen Mitchell (far right) dropped by in December to share some proceeds of a holiday dinner dance with Neighbors Who Care. Outreach Engagement Manager Jennifer Gustafson received the check.



Tax Credit

- continued from page 6

filing jointly.

MAKING THE ARIZONA CHARITABLE TAX CREDIT WORK FOR YOU

You can find details on charitable tax credits at the Arizona Department of Revenue website. In full disclosure, if you visit this site, you'll find LOTS to read. And, it can all sound very complicated, but these credits are actually very easy to claim.

To make a charitable contribution and claim the Arizona Charitable Tax Credit, take these few steps:

1. Donate to Neighbors Who Care, a certified charitable organization and 501(c)(3) organization (QCO 22246) before April 15, 2022. We will send you your acknowledgment letter so that you can provide a copy for your tax returns.
2. Complete Arizona Form 321 for your donations to QCO.
3. Calculate your individual tax returns (e.g. Arizona Form 140, 140NR, 140PY, or 140X). Then subtract your tax credits from your tax liability to reduce your Arizona state tax balance. Make sure to include either Arizona Form 321 with this return.

To put all this into perspective, if you owe \$3000 in Arizona taxes but donate \$400 to a qualifying charitable organization, your tax liability is reduced to \$2600.

DO I NEED TO DONATE THE MAXIMUM TO GET THE CREDIT?

No. In fact, most people don't donate the full amount of the maximum tax credit for donations.

There's no minimum on the tax credit and we're grateful for whatever you can give. Since you'll get it back as a credit, there's no reason not to!

And you don't have to itemize your taxes to get the credit. Even if you take the standard deduction, you can still claim it and reduce your tax bill.

Believe it or not, **nearly \$9 million** worth of tax deductions is on the table by individual taxpayers who donated to charities and failed to claim it. You deserve to cash in.

Won't you please donate to Neighbors Who Care for our continued work helping homebound neighbors in OUR community.



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2-20

OWLS Ocotillo Women



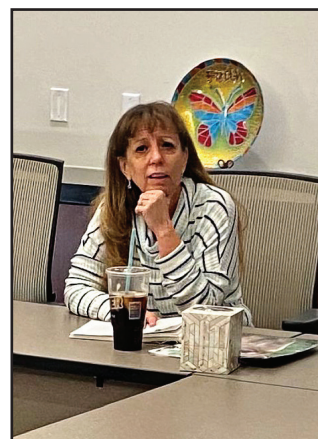
Members of the Community Service Project Future (2022) Officers left to right: Jardene Platt, Martha Hardenburg and Kathy Flakas

The Ocotillo Women's League Community Service Committee were responsible for smiles and comfort this holiday season. They showed up with an entire automobile full of treats, comfort items, activities, and personal items that were part of the "holiday bags" organized and coordinated by Neighbors Who Care Care Manager Bonnie Kosar and her team lead by volunteer Judy McFarland.

Caregiver Support Group Open to All

Caregiving for a loved one is a true blessing. It is also one of the hardest things you'll ever do. Those of you who are in the midst of a caregiving experience know exactly what we mean. Caregivers find themselves submerged in a variety of emotions and feelings, including burnout, guilt, anxiety, and even depression.

Of course, for most, we become caregivers out of love for the person we are helping. Sometimes it's out of obligation, but there is always some degree of love there in the mix. Otherwise, would we do it?



Bonnie Kosar

But, as caregivers, we need to be shown a little love, too. Depending on your circumstances, you may not be getting what you need to sustain and motivate you in your role. Caregiving is hard. That is why finding support for yourself is so crucial.

At Neighbors Who Care, we offer a weekly Caregiver Support Group on Mondays from 1:00 – 3:00pm. This group is held in the Administration Building at Risen Savior Lutheran Church, 23914 S. Alma School Road, Chandler, near the intersection of Chandler Heights Road. It is open to anyone who is at any stage of the caregiving process, even if your loved one is no longer with you. The group is not specific to any particular disease or illness. All who join in have caregiving of some sort in common, and everyone's situation is relevant.

Facilitated by Neighbors Who Care Social Work Bonnie Kosar, the Caregiver Support Group offers opportunities for each participant to share anything that is on their mind. Whether a current struggle or a positive victory, caregivers are able to vent, celebrate, or ask questions -- whichever is relevant to their world at the time.

"One of the best things that comes out of this group is the support and camaraderie between all the caregivers," Bonnie says. "While sitting around the table, we listen and share ideas and strategies to help each other cope and carry on."

Bonnie continues, "It seems that no matter who is in the group on a particular day, there is always someone who has 'been there, done that,' and can offer guidance from their shared experience." At the very least, Bonnie says, there is a room full of people who can appreciate and empathize with each other. "It's just reassuring to know that you're not alone," Bonnie says.

An analogy that Bonnie uses to describe the benefit of the Caregiver Support Group is this: "Caregivers are like teapots. They pour out all day long. When caregivers come to our group, we are able to help them refill and replenish."

If you would like to participate in the Caregiver Support Group or know someone who might benefit, please join us on any Monday (excluding holidays) from 1:00 – 3:00pm. All are welcome.



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Chandler Symphony's Holiday Concert Deserves Round of Applause



Each year, the Chandler Symphony Orchestra (CSO) brings in the holiday season with its annual benefit concert with proceeds shared with Neighbors Who Care. Always a local favorite, "Deck the Holidays" has delighted Sun Lakes residents with classic and familiar holiday musical selections. This season, the event brought even more joy to a sold-out audience that also welcomed residents from Chandler and other neighboring communities.



The concert was held on December 5, 2021 at Risen Savior Lutheran Church's new worship center on Alma School Road in Chandler. This new venue provided the opportunity to seat more people and to include the joyful voices of the Risen Savior Lutheran Church Choir, directed by Teresa Murphy.

Conducted by CSO's very own Vanja Gjumar Nikolovski, the program included "White Christmas," "O Holy Night," "Hanukkah Greetings," selections from Tchaikovsky's Nutcracker Suite, and a rousing rendition of Handel's "Hallelujah" that brought the entire house to its feet, as is tradition.

Also added this year was a holiday raffle with nine festive themed baskets. These amazing baskets were donated by Renee Siuda of Cadence Senior Living of Chandler, Kim Kubsch of Joyful Downsizing, Inna Wilmer of Hidden Gems Estate Sales, Sheryl Keeme, Jennifer Gustafson, Nancy Dinkelman with Norwex, and Summer Brown from Kneaders on Queen Creek Road in Chandler.

There are so many others we would like to thank who helped make this concert a success. This year, we were blessed with event sponsorship from TrustBank, Young Home Team/Keller Williams Realty, and Christine Raney/Stephen Phair, financial advisors from Edward Jones.

Additionally, we are grateful to the volunteers who supported the concert including Ginger Voltmer, Fred Voltmer, Lynnette Marzano, Barbara Carr, William C. Wilhelm, M.D., Kim Kubsch, David Gustafson, Barbara Van Hamme, and members of the Preceptor Gamma Lambda chapter of Beta Sigma Phi International. We could not have done it without you all!

We would also like to offer a special thanks to Joel Endicott of Risen Savior Lutheran Church and to everyone at the Chandler Symphony Orchestra, especially Executive Director Pam Hahn and Marty Haub who are wonderful collaborators and friends of Neighbors Who Care.

Finally, we thank all who purchased tickets and attended

this concert. We appreciate your generosity in supporting the Chandler Symphony Orchestra and Neighbors Who Care. We are looking forward to another amazing concert next holiday season and hope you will join us once again!



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Music Director Sun Joo Lee may be reached at
480-274-3206 & ssoli96@hotmail.com



You're Invited!

Gelato Social



Your service as a Neighbors Who Care Volunteer is "legen-dairy," and we want to celebrate you! Stop by to say hello, and let us serve YOU a scoop of delicious gelato to thank you for all you do!

Tuesday, April 5, 2022

1:00 - 3:00pm

Neighbors Who Care Office

10450 E Riggs Rd #113

Sun Lakes

RSVP by April 1 to Jennifer
jennifer@neighborswhocare.com
or (480) 895-7133



Neighbors Who Care



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Sun Lakes Breakfast Lions Club



The Sun Lakes Breakfast Lions in partnership with the Sun Lakes Quilting Ladies present lap quilts and placemats for the Neighbors Who Care Christmas baskets. Pictured (L to R) SLBLC Treasurer Kay Glantz, Vice President Brian Curry, NWC Case Manager Bonnie Kosar, NWC Executive Director Sheryl Keene, Joyce Davey representing the Sun Lakes Quilting Ladies and SLBLC President Bob Glantz.



The Sun Lakes Breakfast Lions also presented a check to assist NWC with filling out their end of year needs.. Pictured (L to R) are SLBLC Vice President Brian Curry, Treasurer Kay Glantz, NWC Executive Director Sheryl Keene and SLBLC President Bob Glantz.

The Sun Lakes Breakfast Lions Club in partnership with the Sun Lakes Quilting Ladies presented the Neighbors Who Care with some Christmas cheer. Sheryl Keene, the Executive Director of NWC and Bonnie Kosar Case Manager were on hand to receive 40 lap quilts and 50 placemats from the SLQL. The Breakfast Lions in addition to purchasing the material and fabric for the SLQL also presented their own check to NWC as their contribution to any of their end of year needs. (Photos by Mac Davey)

LEAVE A LEGACY

Consider helping us sustain Neighbors Who Care beyond today and into the future with your Legacy Gift. Consider asking your attorney when you are setting up your estate plan or trust to arrange for your estate to share a gift with Neighbors Who Care. Know your thoughtful generosity will assure your neighbors will enjoy the gift of independence for many years to come. Need more information and help? Call Sheryl Keeme 480-895-7133 X170.

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As a volunteer for both "Neighbors Who Care" and Sun Lakes United Church of Christ, I appreciate the opportunity to share in your health care journey. Thank you for placing your trust in me.

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FEBRUARY

2-22-2022

Dementia Friendly
Community Information
Session 1:30 pm

2-23-2022

Discovering New Pathways
for Dementia Care
9 am - 3 pm

2-24-2022

"How Long Do You Want
to Live?" Virtual Speaker
Series 10:00 am - 11:30 am

Mondays

Caregiver Support Group
1-3 pm (Risen Savior
Administration Bldg)

Mondays

Memory Cafe - 9:30 -11 am
Sun Lakes United
Methodist Church