

November 2018

*Gift/Estate planning is a crucial life management and wealth preservation activity for adults of all ages and all income levels. The following is an article regarding Charitable IRA Rollovers:*



## Charitable IRA Rollovers: Making Gifts to Meals on Wheels With IRAs

By Susan Haberberger, J.D.

(Member, Board of Directors, Meals on Wheels of Wake County)

Tax laws mandate that individuals age 70 ½ or older take a required minimum distribution each year from their IRAs. Normally, distributions from an IRA to an individual are treated as income and subject to income tax. However, the Charitable IRA Rollover permits individuals who are at least age 70½ to make qualified charitable contributions of up to \$100,000 each year directly from an IRA without having to recognize as income the amount withdrawn and paid to charity.

**Example 1:** Jane is 75 years old and has \$1,000,000 in her IRA. The required minimum distribution for this year is \$43,000. Jane would like to donate \$20,000 to Meals on Wheels of Wake County and withdraw \$23,000 for her personal expenses. Jane may ask the administrator of her IRA to make a gift of \$20,000 directly to Meals on Wheels of Wake County. Jane would pay income tax on the \$23,000 that she withdrew for her personal expenses but would not pay income tax on the \$20,000 used to make the donation. Jane has met her minimum required distribution without having to pay taxes on the money that she did not need for her personal use.

**Example 2:** John is 75 years old and has \$1,000,000 in his IRA. The required minimum distribution for this year is \$43,000. John would like to donate \$100,000 to Meals on Wheels of Wake County. John may ask the administrator of his IRA to make a gift of \$100,000 directly to Meals on Wheels of Wake County. John would not pay income tax on the \$100,000 used to make the donation. John has met his minimum required distribution without

having to pay taxes on the money that he did not need for his personal use and would not be penalized for donating more than his required minimum distribution.

The Charitable IRA Rollover can be an attractive and creative strategy for donors to make charitable contributions. For more information, contact Mary Kate Keith, Director of Development & Communications at Meals on Wheels of Wake County.

*The information contained in this article is of a general nature and is not intended as, nor should it be relied upon for, legal advice. No action should be taken in reliance upon the information contained in this article without obtaining the advice of an attorney.*

### Help Create Storm Bags

Bad weather can happen anytime, but NC winters are notorious for days on end at a standstill. During these events our volunteers cannot deliver. Homebound seniors cannot get out to prepare in advance, so we want to have Storm Bags to distribute. Shelf stable, and prepackaged items are a perfect solution. We are looking for food items such as tuna, crackers, apple sauce, water, raisins, peanut butter crackers and granola bars. You can place these in a gallon size zip lock bag. These items require no cooking or refrigeration and can be consumed at room temperature. If you are going to donate Storm Bags, please call our office at 919-833-1749 to let us know how many and when you will be dropping them off at our Blair Drive office.



Meals on Wheels  
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Raleigh, NC 27603-2030  
919-833-1749  
[www.wakemow.org](http://www.wakemow.org)

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### Site Managers

- Five Points Center for Active Adults:  
Faith Walters
- St. Saviour's Outreach Center:  
Lottie Morgan
- Garner Senior Center: Pat Rooks
- Northern Wake Senior Center:  
Jessica Holman
- Luther Green Center, Morrisville:  
Marie Dunn
- East Wake Senior Center:  
Quanta Williams
- Pine Acres: Maggie Thompson &  
Debbie Wichmann
- Redeeming Love MBC: Eloise Best

### Site Coordinators

- Apex: Julie Roe
- North Raleigh: Katie Turkal
- Garner: Febbie Gordon
- Rolesville: Lesley Richmond
- Knightdale: Pam Hooks
- Wendell: Quanta Williams
- Zebulon: Cindy Privette
- Cary: Dubba Lucas
- Northern Wake Senior Center:  
Sonja Monk

Meals on Wheels of  
Wake County, Inc.  
is a Triangle United  
Way Member Agency.



# Message from the Executive Director

*Alan Winstead*

**STORIES.** We all have them, and we all tell them. I think stories are particularly abundant during this time of the year. Stories play an integral part in celebrating the holidays. They impact a public holiday--like Thanksgiving--by giving context, meaning, and significance. As our understanding of history and our cultural norms change, we add nuance or recalibrate the stories surrounding the holiday. The same is true for religious stories and the holidays.

We all are storytellers. We will certainly practice that skill during these next few weeks as we use stories as a personal shorthand to catch up with family and friends. We will attempt to combine both facts and meaning to inform others about the goings on in our lives since our last meeting. We will reciprocate by listening to the stories of others.

The same is true for Meals on Wheels. We hear wonderful stories in our work, and we try earnestly and carefully to relay them to the larger community. Our volunteers weave delivering meals and providing social connections to senior adults in our community into their stories. Our donors respond to the Meals on Wheels story by generously contributing the necessary funding to support our mission. Our participants come to us with both old and new stories to share, and they share some very compelling stories.

At Meals on Wheels, we archive the stories that our volunteers, donors and participants communicate. We synthesize them to imbue them with meaning and to create powerful testimonials. And we do have a powerful overarching story: people connecting with people over a meal. I invite you to join me in listening to the stories of the season wherever you might hear them.

## Welcome New MOW Board Member Molly Lukes

Molly became a new member of the MOW Board of Directors this summer and she will serve from 2018 to 2021. Molly first became aware of Meals on Wheels in Memphis where her mother was a volunteer. She heard about our program through a friend and welcomed the opportunity to participate and be more involved. She is also a team leader for Hope Community Church in Raleigh and has volunteered for the Inter-Faith Food Shuttle and Dress for Success. Molly is looking forward to learning about Meals on Wheels and making a positive impact.



## Welcome New MOW Young Professional's Board Member Miera Hicks



Miera Hicks is a member of the Meals on Wheels Young Professional's Board. Professionally, she is part of rotational program for recent college graduates at Genworth. When Genworth highlighted a Meals on Wheels volunteer opportunity, she rode with one of our Board members and was hooked. Miera became more involved with Meals on Wheels because, "there is something incredibly special about physically seeing your impact in the community." She sees a vibrant future for Meals on Wheels where technology can streamline how meals are delivered by volunteers. Her long-term goal as a vital member of the MOW Young Professional's Board is to help others understand the importance of Meals on Wheels in the community.



# Meals on Wheels Staff Update

Elizabeth Wiggins (left) and Ellen White celebrated both of their retirements on August 24 from MOW and the East Wake Senior Center in Wendell. They will be missed by the seniors who have lunch at the center and by the MOW staff. Together they created a fun, supportive environment. We wish them both a very happy, and well deserved retirement.



Quanta Williams is the new site coordinator for the East Wake Senior Center. She joined the staff in September. Of her new position Quanta says, "I absolutely love my job...wait, this is a job?? I get to laugh and have fun with my seniors and make sure they go home full and happy! They are a joy to me and I hope I am to them as well."

## Meals on Wheels Trivia

What is the projected number of food-insecure seniors by 2050

(answer pg 4)

# Choose to Share the Love with Vulnerable Seniors

Exciting news! For the eleventh year, the Meals on Wheels network is participating in the 2018 Subaru Share the Love Event. Since its inception ten years ago, the Subaru Share the Love Event has helped deliver nearly 2 million meals to America's seniors!

Why does Subaru support Meals on Wheels? Because too many seniors are struggling to stay independent and healthy. Ten million seniors in America face the threat of hunger, and millions more live alone in isolation. This is simply unacceptable, which is why Meals on Wheels of Wake County provides the nutritious meals, friendly visits and safety checks to our seniors. This vital support keeps seniors in their own homes, where they want to be.

*With that in mind, here's how the 2018 Share the Love Event works:*

From November 15, 2018 through January 2, 2019, for every new Subaru vehicle leased or sold, Subaru will donate \$250 to the customer's choice of participating charities. Meals on Wheels America is one of four national participating charities. Through this campaign, as a member of Meals on Wheels America, Meals on Wheels of Wake County will receive a share of the revenue earned in NC.

Remember – this holiday season, you can ensure our senior neighbors are not forgotten when you buy or lease a new Subaru and select Meals on Wheels America as your charity of choice.

Learn more at [www.mealsonwheelsamerica.org/sharethelove](http://www.mealsonwheelsamerica.org/sharethelove) or [subaru.com/share](http://subaru.com/share)



We would like to recognize the following special gifts given from July 26, 2018-October 23, 2018

## MEMORIALS:

**Carlisle Northington  
Benton**

**Johnnie M Dew  
Carl Orton Eycke  
Gladys Goodwin  
Sylvia Goulding  
Melba Faye Milligan  
Hefelfinger**

**Joan B. Martin  
Dixon & Augusta McLeod  
Selby Anderson Narron  
Michael Sanders  
William Stewart  
Mary Wilson Tucker**

## HONORARY:

**Marcia & Frank Bennett  
Dee & Cader Howard  
Paul Kendall  
Amy Massengill  
Mildred Will**

# Triangle Cricket Club

The Triangle Cricket League had their charitable tournament in August and Meals on Wheels was one of two charities supported. A check for \$1,200 was presented to Meals on Wheels at the Luther Green Center in Morrisville.





**MEALS on WHEELS**  
WAKE COUNTY

Meals on Wheels of Wake County, Inc.  
1001 Blair Drive, Suite 100  
Raleigh, NC 27603-2030  
919-833-1749  
[www.wakemow.org](http://www.wakemow.org)

## Save the Date

**Mardi Gras Ball**  
**at Raleigh Marriott**  
**Crabtree Valley**  
**March 1, 2019**  
**(Benefits MOW)**

## Dining Room (Congregate) Happenings

By Linda Roan, Assistant Director of Program Services, Congregate.

Site Holiday Parties for December! Our seniors love a good party, and this year each of the dining room sites will celebrate on Wednesday, December 12th. For many of the 350 or more seniors that have their daily lunchtime meal at the various Wake County dining room sites, this MOW party is the only holiday celebration they participate in, so we do our best to make it fun and festive. **We have a Holiday Wish List! We try to provide small gifts to each of our seniors, and we are soliciting gift items for both men and women such as small lap blankets, socks, slippers, mittens, gloves, umbrellas, large print crossword puzzles, assorted hot chocolate, soft candy, assorted teas, coffees, large print playing cards, soft cookies, lotions, etc.** All gifts are packaged and distributed at the site parties or to the homebound seniors prior to the holidays. For senior dining room site parties, we need gift items dropped off at our main Blair Dr. office by Tuesday, December 4th and for our homebound seniors, by Friday, December 14th.

## Substitute Volunteer Drivers Needed

MOW will need substitute volunteers to help our regular meal routes during the holiday season. Many of our drivers go on vacation during this time, and we will be shorthanded to deliver daily meals. If you can help, please complete an application on our website, [www.wakemow.org](http://www.wakemow.org). For more information, you can call 919-833-1749 and ask for Brenda Johnson for routes from Blair Dr., the main office in Raleigh, or ask for Lesley Richmond for routes in other areas of Wake County.

**amazon**smile

### HOLIDAY SHOPPING BONUS

If your holiday shopping brings you to Amazon, be sure to select Meals on Wheels of Wake County as your preferred charity with AmazonSmile. Amazon donates 0.5% of the price of your eligible AmazonSmile purchases to the charitable organization of your choice. Happy Shopping.

State Employees Combined Campaign donor option number for Meals on Wheels of Wake County — **1820**

Combined Federal Campaign donor option number for Meals on Wheels of Wake County — **59456**

### Meals on Wheels Trivia Answer

The estimated number of food –insecure seniors by the year 2050 is projected to be 8 million.