

Communication matters

BY SANDY SHAFFER

Newspapers, telephones, television, written letters, sticky notes on the refrigerator door, and emails—just a few of the ways we communicate with each other. Our method usually depends upon factors such as location, time, privacy, and urgency in delivering the message. As a kid, my sister and I hauled a long board into our bedroom and laid it between our twin beds. We used a roller skate to “deliver” our messages to each other. I’m not sure if our parents were privy to this at the time or if they chose to ignore our giggles.

Nowadays we use different tools for different situations. Here in the Applegate, the close of fire season or a lost family dog are often announced to rural residents via emails. But the report of a lightning strike causing a spot fire would probably be shared using a neighborhood telephone tree that had been set up by the residents. Time matters!

My husband and I had a strange but lucky path of family communications when we were still living in the San Francisco Bay Area in the 1980s. October of 1989, to be exact.

We’d just returned from a two-week vacation, and I was working late to catch up on the financial reports for the physician’s group that I managed. Shortly after 5 pm the ground began to shake. Sitting next to a window on the third floor of a very old brick building, I could see the building next to us begin to sway towards ours. I dove under the desk, covering my head and neck as I was taught in grade school.

As soon as we stopped moving I called out to the doctor, who was also working late, to see if he was okay. He responded that he was fine and that I should go home and he’d close up the office. I turned off the computer and headed out the door. I ran down the stairs, wondering if my car had been flattened in the underground garage. It was fine, and I drove out to begin what would be an almost three-hour commute.

I turned on the radio right away, wondering where my hubby was on the freeway system. His office was in San Francisco, and one of the first reports I heard was that the Bay Bridge had collapsed! Yikes!!! Traffic reports

were already horrendous because that night was Game 3 of the “Bay Area World Series,” and folks were hurrying to get to the game at Candlestick Park.

Needless to say, I was an emotional wreck by the time I drove into our driveway. Neighbors were outside talking together in the middle of the street, and hubby was in the group.

I started bawling as I ran into his arms. But he didn’t seem relieved to find me safe, and I asked him why. I knew that he’d gone in to work a bit early that morning so that he could get home in time to watch the game, but why was he sure I was okay?

Crazy communications path

Here’s the crazy communications path that started in a townhouse a few blocks from Fenway Park in Boston.

I was born in Massachusetts and had a favorite 90-year-old great-aunt who lived in Boston and loved baseball and her Red Sox team. She was watching



our west coast Bay Area World Series and saw the TV picture sway and the announcers cover their heads before the television connection shut down. She immediately called our house and talked to my husband.

Don was able to calm Auntie down quickly because he had called my office’s private phone line a minute after I had left! The doctor answered and assured him that I was fine and was on my way home. Don told him how serious the damage was and that he should leave for home himself!

Thus is the story of how a world series game possibly saved a 90-year-old baseball fan from having a nervous breakdown on the other side of our United States.

My takeaway? Communication matters. Make it happen! Use any method you choose, but don’t become an island in this age of so many possibilities. Sandy Shaffer • sassyoneor@gmail.com



How to give charitable gifts and avoid paying tax in 2018

Ray Prag at Pacifica wrote to us suggesting that some of our readers might benefit from information about the new tax law in regard to Required Minimum Distributions (RMD) from IRAs.

For those who, at age 70.5, are required to take an RMD from an IRA in 2018 and don’t need this income to live on, think about donating that minimum distribution directly to a local nonprofit organization and avoid paying income tax on the distribution.

The new tax law is expected to reduce the number of people who itemize deductions, which may also reduce the number of people who make charitable contributions. This could mean that nonprofit organizations may experience a drop in funding.

Seek advice from your financial counselor before making a decision.

Following is an excerpt from a February 2018 Forbes magazine article with some advice on this subject.

There was a ton of excitement about the new tax law passed at the end of 2017, especially in the business community. But the changes brought about by the law will certainly impact another area as well: charitable giving.

With the standard deduction doubling under the law, many individuals and couples will no longer itemize deductions and, therefore, will realize fewer financial benefits of charitable donations and mortgage payments.

Will the new tax law hurt charities?

Most people give to make an impact, not for the financial incentive. And not all is lost under the new tax law, thanks to an often overlooked corner of the code.

This provision, which the IRS calls a Qualified Charitable Distribution (QCD), allows anyone aged 70.5 or older to donate money from their IRA account directly to a charitable organization without that gift counting as income.

While Inherited IRAs are also eligible for a QCD, Simple IRA plans and simplified employee pension (SEP) plans are excluded from this rule. There are also some restrictions on the types of charitable organizations that are eligible to receive a QCD.

If you or your spouse meets this age requirement, you can transfer up to \$100,000 a year without paying any tax on that transaction. Even better, any money you transfer via one of these distributions reduces the amount you must take in required distributions. As an example, take a 75-year-old retiree whose

RMD was calculated to be \$5,000 for the year. She would normally take these funds and realize that income on her return. Instead, she may choose to make a \$2,000 contribution to a qualified charity (or multiple charities). In this case, \$3,000 would appear as income on her return, and she would benefit financially from her good deed.

A further benefit of using this strategy is it helps reduce your Adjusted Gross Income (AGI). Your AGI determines how much of your social security is subject to income taxes, if you will be subject to the Net Investment Income Tax, and the amount of your Medicare premiums in the following year. So, lowering income can indirectly reduce other costs.

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