



LIZ WESTON
ASK LIZ

Rule changes could be complicated

By LIZ WESTON

Dear Liz: A relative inherited a 401(k) as a listed beneficiary, and it was simply rolled over into an IRA in her name. Now another family member wants some of the money. The relative keeps trying to explain that if she pulls out any or all of the money, it will be taxed and reduce the amount available if she did want to share it. She is already retired and doesn't need to use the money. She wants to keep it as part of her joint estate with her spouse, who could possibly use it later to pay off their mortgage. Wouldn't she be foolish to pull the money out just because another family member thinks he should get some of it?

Answer: Your relative needs to talk to a tax professional.

Required minimum distribution rules prevent people from keeping money in retirement accounts indefinitely, and the rules recently changed regarding inherited retirement accounts. Your relative needs to understand the rules that apply to her, since failing to follow those rules can incur hefty penalties. Exactly how those rules apply depends on when she inherited the money and her relationship to the deceased.

The Setting Every Community Up for Retirement Enhancement (SECURE) Act of 2019 eliminated the so-called stretch IRA, which allowed non-spouse beneficiaries to minimize distributions so that inherited retirement accounts could continue to grow tax deferred for decades. Now, non-spouse beneficiaries are typically required to drain the account within 10 years of the original owner's death. These rules apply to retirement accounts inherited after Dec. 31, 2019. Even if she inherited the money earlier, she would still need to begin distributions at some point. Failing to make these required distributions incurs a tax penalty equal to 50% of the amount that should have

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David Bencoter/Contributed Photo

Shown are two Kay apples picked in Flora on Oct. 12, 2020. The apple is a variety that was considered to be lost or even extinct, but was identified as a missing Kay by the Temperance Orchard Conservancy.

'Lost' apple resurfaces

Kay apple, thought lost or extinct, has been found in rural Wallowa County

By **RONALD BOND**
Wallowa County Chieftain

FLORA — An apple tree has been found near Flora. That may not seem significant, except for the fact that the apple on that tree was previously believed to have gone the way of the dodo or the Tasmanian tiger.

The Kay apple, a multicolored fruit, has been growing on a tree in Flora. It was harvested in the fall of 2020 and since identified as a Kay, which had been considered a "lost" apple. The Temperate Orchard Conservancy and the Lost Apple Project announced the finding in late May.

It was one of seven varieties of the fruit believed to be lost or extinct but that was recently rediscovered. All told, the two groups have found 29 types of previously "lost" apples.

The seven apples — the Almota, Carlough, Eper, Iowa Flat, Ivanhoe, Kay and Steptoe — were collected by the LAP last fall and identified by the TOC.

Flora resident Roger Long knew of the apple growing

on a tree at the home of his neighbor, Ed Spillar.

He said the climate in Flora, along with a lack of irrigation there, doesn't allow for many types to fare well.

"It's a dry, cold area. There's not many varieties out there," Long said. "You go to Home Depot and buy a tree, they won't do well there."

There were two trees on Spillar's property, however, that were. One of the trees was a Wolf River apple. The other was the mystery fruit.

"They didn't look like the apples you buy in the store," he said. "When I saw the Heritage Apple Project I got a hold of David. ... I started talking with David more, and found out there are a lot of heritage apples that are well adapted to this (climate)."

"David" would be David Bencoter, the committee leader and founder of the Lost Apple Project, which according to its Facebook page is part of the Whitman County Historical Society in Washington and "seeks to identify and preserve heritage apple trees and orchards in the Inland Empire."

"This Kay apple apparently was a rarity," Long said. "He had to give it to the pros to figure out what it was."

Bencoter met with Long in October of last year to get a sample of the then-mystery apple.

"I'll take down the GPS coordinates of the apple tree, and that is extremely important," he said. "I put GPS coordinates on the map of every tree. Once I get home, I take a pic of the apple with the GPS coordinates, put a tag on it, the day I picked it, who I picked it from, and send in the apple" to the Temperate Orchard Conservancy.

The conservancy, according to its Facebook page, is an Oregon-based nonprofit organization "established in March 2012 to preserve and share the genetic diversity of tree fruits that are grown in the temperate climate zones of the world."

The organization, conservancy President Joanie Cooper said, was started to "create this safe place where we can find and maintain and continue to

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Helping those in need

Community Kindness of Eastern Oregon celebrates second year in business

By **ALEX WITTWER**
The Observer

LA GRANDE — A slew of British flags are adorning Adams Avenue at Community Kindness of Eastern Oregon.

And yes, the British are coming.

The flags are a part of Community Kindness of Eastern Oregon's new campaign to brand itself using the owner's British heritage. The flags are going up just in time to celebrate the thrift store's second year in La Grande.

The store also boasts that they're expecting the Queen and Doctor Who during the La Grande Crazy Days event — albeit in cardboard cutout form.

"We'd just done a course with Northeast Oregon Economic Development. It's about becoming a destination business," said Grant Meyer, who runs Community Kindness of Eastern Oregon with his wife, Liz Meyer.

"We want to bring people in as far away as Boise and Portland," he said. "One way to do that is to have a monument, like Sinclair gas station has a dinosaur outside, that's their monument."

The thrift store is trading on Liz Meyer's British heritage by offering photo opportunities in front of large landscape prints of Big Ben, Westminster Bridge and the Palace of Westminster. At the center of it remains the same bubbly attitude that Liz Meyer is known for — and the kindness that helped form the thrift store.

Community Kindness of Eastern Oregon operates as one of only a few nonprofit thrift stores in La Grande and the greater Union County area. Liz Meyer takes it one step further — she doesn't collect a salary or wage from her work at the thrift store, despite spending seven days a week at the boutique organizing, setting prices, greeting customers and helping dole out British charm.

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Healing in the hills

Wounded warriors find solace with God, nature at Divide Camp

By **BILL BRADSHAW**
Wallowa County Chieftain

WALLOWA COUNTY — Julie Wheeler is on a mission from God — a mission to help heal wounded warriors with Divide Camp.

Although it's become well known for giving veterans the chance to bag big game, Divide Camp is much more. June 20-26, the camp held its second Health and Wellness Retreat with about nine post-9/11 veterans.

A vision

"The initial vision for this camp in 2011 was healing through nature," Wheeler said. "The hunting division has been a separate program. I love the hunting program. I love sending the vets home with all that meat, but that isn't what our mission is. We send people up into the high country, down the rivers, teach them how to fly fish, that's where they heal."

Wheeler, who owns the 40 acres east of Joseph, said she was inspired to tell

the whole story of Divide Camp after she approached a naturalist in Joseph and asked her to come lead a nature walk at the camp.

"These guys really need to start observing nature and creation," Wheeler said.

Although not a veteran, Wheeler said two things from her own experience prompted her to use the family property as a healing ministry for veterans.

"First, I was a critical incident stress debriefer for 20-some years for the federal government debriefing aviation accidents, wildfire involvement ... so I have knowledge of what happens to people when they are traumatized. These guys, you can't imagine some of the trauma they've been through. Knowing that gives you the things to help them," she said. "The other part is I was a Bible smuggler in the '80s and while I was in China ... I had a young man say to me, 'Is it true, that in America, you get to pick your job?' Those questions went on and on: 'Is it true you don't

DIVIDE CAMP

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Cost: Nothing to a vet

have to apply for a permit to travel from one city to another?" All these things that we so take for granted. It's because of these guys that we still have those rights, and that's big in my heart. This was a mission God gave me. There's no question. The vision happened sitting on that front porch. It was just so clear. I've been doing it; he's been doing it through me."

Wheeler's parents, Jim and Rita Fossen, bought the land in the 1960s. Jim worked a long time as an outfitter and elk-hunting guide. After he died in 1991, the property and its buildings started deteriorating, so Wheeler considered selling it.

"Then, when I got here, even though it was all rat-infested and falling apart, I sat on that front porch and ... I just felt the Lord speak to me that this is a perfect place for healing vets," she said.



Bill Bradshaw/Wallowa County Chieftain

Jim Soares, of Wallowa, at right, a Divide Camp volunteer, leads a class on trapping Thursday, June 24, 2021, for a group of post-9/11 veterans at the camp. The class was part of the camp's Health and Wellness Retreat held June 20-26.

The facility

Divide Camp is on a secluded site reached only after a long drive up a rough, gravel road that turns off the highway to Halfway. Wheeler prefers not to precisely reveal the location so as not to attract prospective trespassers.

The site has a main cabin that includes a large front porch and a kitchen. There is an outdoor kitchen and outside eating area, several sleeping cabins and plenty of room for tents — for those who prefer them. There's also a shop-type building that doubles as a classroom.

There's a 3,000-gallon

water tank that serves the camp. Some of the cabins have septic tanks, but for the most part outhouses are used. Given the remote location, it's no surprise there's virtually no cell-phone service. However, with the aid of a booster, one site does provide cell service — it's a fake "phone booth," Wheeler said.

There also are numerous trails, a 3-D archery range, campfire areas and "nothing too distracting up here," she said.

During the Health and Wellness Retreat, each day starts with devotions on the porch of the main cabin, followed by

stretches to help with pain management. The vets also hear a talk from a naturalist; take nature walks; train on a fitness trail; play board games and outdoor games; take in nighttime nature observations; learn hunting, tracking, trapping and fishing; take part in fly-tying classes and writing workshops; or go backpacking into the wilderness with llamas or goats and a trip this year called "Finding God in the Wilderness."

They also have classes in longbow-making and Native American arts, such as making a flute.

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