WIDOWED PERSONS SERVICE NEWSLETTER - JANUARY 2023

Serving Tarrant County and Surrounding Areas

Office Hours: 10 AM to 2 PM, Mon-Thurs Phone: 817-551-2922 Fax: 817-551-2377

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PRESIDENT'S MESSAGE

Happy New Year! Believe it or not, it's now 2023, a new year that will bring with it new challenges and opportunities for WPS. Personally, I'm excited and honored to be your president this year.

I hope everyone who attended the Christmas Banquet had a great time. The afternoon began with a delicious lunch, followed by a very successful silent auction, and continued with entertainment by the Jolie and Sonny Burgess Band. Thanks to all who helped to make it happen. We'll do it all again next year the first Sunday in December 2023, so please plan to attend then.

Our focus, as always, is on supporting you as a widowed person. We do this in two ways. First, our Grief Support sessions help ease the transition between your status as a married person to that of a single person again, addressing many of the implications of this transition. Second, we continue our support by hosting a number of events, such as breakfasts/lunches/dinners, in venues across the area to enable members to get to know other members on a more personal basis (see page 5). Many strong friendships have been formed in this way. Current and upcoming Grief Support sessions are listed in the monthly newsletter on page3.

Again, for this year, we are planning to host a dance each month (January through November), alternating between the Arlington Elks Lodge and the Fort Worth Elks Lodge. The entrance fee is only \$10 per person at the door, and both venues will be serving dinner for a nominal price before the band starts up. If dancing is not your thing, no worries, come on out anyway (you can bring your family and friends — dances are fundraising events and open to the public), listen to some really great country music from several local bands and mingle with other members. Interaction with other widowed persons is the goal.

Since I have been in the organization for several years (more than I like to think about), I have been able to meet many of you personally, but others, especially the newest members, I have not met. Please feel free to introduce yourself if I happen to be at an event you're attending. I welcome the opportunity to get to know you better. Most of all, if you have suggestions for improvements that would benefit and better serve the membership, please don't hesitate to let me know in person or via an email or phone call to the office.

Phyllis Weisheit, President

NOTICE: The next Board Meeting will be held at the WPS office on Saturday, January 7, 2023, at 10:30 AM.

OUTREACH GRIEF SUPPORT

My Dear Friends,

At Widowed Persons Service, we understand how Widowhood feels, and the power that Grief has, and the toll it takes on us every day we live without that person... (Physically). It lowers our immune system, especially the first year. Many will get ill during this time, so care is needed to stay nourished, get enough rest and exercise... (Mentally). During the first year especially, it seems like we are in a "fog," going through the motions of each day like a stranger, even in our own home. It is wise not to make important decisions, such as moving or selling your home, the first year unless you have no choice about it. You will be in a different place to make a better decision in a year... (Emotionally). We struggle with emotions such as sadness, fear, anger, guilt, anxiety, emptiness, confusion, and many others. Sometimes we just don't know where we are emotionally, but we need to talk about it. We feel like we are "going crazy," but we are not. These are normal reactions to grief.

At WPS we have all either been there or are there. We were not given a choice to be where we are, and now we must learn how to get through it to go "forward" with our lives - not "backward" but "forward"! So how do we do this? What is forward when we really want to be back where we were? We have entered a daily life we have never experienced, we don't understand, and we are alone to figure it out. Many of our previous friends have left us. They can't help it. We just don't fit in with the couple scene anymore and don't know how to be single. That is just the way it is! We are alone!

Well, if you continue your grief journey by going to our Grief Support sessions this year you will find out you are **NOT** alone. If you are a member who is not newly widowed and have not been to **OUR** sessions, this is for you, too. Five Sundays, 2:30 to 4:30 PM. Ten total hours. It's worth it!

This is a New Year, a fresh start, a new chapter in life waiting to be written. New experiences and new dreams are awaiting you to be embraced. These are my heartfelt best wishes for you in this new year of 2023. Hugs!

Ruth Turner, Outreach Chairman, Certified Facilitator

<u>Next Grief Session</u>: JAN 15, 22, 29; FEB 5, 12 : University Christian Church, 2720 S University Dr (by TCU), Ft Worth. Facilitator: Merryl Kloster.

WAYS & MEANS

WPS member participation in WPS events has decreased during and following the COVID-19 pandemic. As a result, we cannot count on WPS dances as fundraisers at this time. However, the WPS Board has recognized that dances are an important function for WPS members and has unanimously voted to continue WPS dances for 2023. Please support our dances.

Debbie Smith and Eula Plummer will be hosting the first WPS sponsored dance of the new year on January 11, 2023, from 6:30 to 9:00 PM for \$10 per person at the Arlington Elks Lodge. Prior to the dance the lodge will make food available for purchase at \$6 per person. Come listen and dance to "Stevie Rose and the Rio Grande Band." Bring your family and friends—it's open to the public! See the attached flyer.

I have started to enter information from the Directory Input sheets for the 2023 WPS Directory and hope to have all input information sent to the printer in January.

Because of the excellent participation of our WPS members, Donate2Impact has scheduled us an additional two weeks for late January/early February (Jan 23, 2023, thru Feb 5, 2023). You can either drop off your items or schedule a pickup at your home. So, you have another opportunity to rid yourself of clothing or other items you do not want or need knowing that WPS will receive cash as a result. See the attached flyer.

If you haven't yet taken your Required Minimum Distribution (RMD) for 2022 from any qualifying investment accounts you may have (and are required to do so), please consider a Qualified Charitable Donation (QCD) donation to WPS. The funds must be sent directly to WPS (or the check from your financial institution made out to WPS and mailed to you) for you to realize the tax savings on the donated funds. See the attached flyer.

Please start the new year thinking about WPS. Because of the decreased member participation in events and fundraisers, we must rely more on Donations, Memorials and Honors. Our office and other expenses have not decreased. Please consider Donations, Memorials and Honors as ways to help.

Ron Zembek, Ways & Means Chairman

HOLIDAY OFFICE HOURS

The WPS office will close at 2 PM on Tues, Dec 20, 2022. It will reopen on Mon, Jan 2, 2023.

NEW MEMBERS

Debbie Garrett
Karen Herrington
Linda Robnett
Mary Chambers
Patricia Chadwick
Preston Haynes
Ruth Winkler
Vivian Nickell
William Gray

MEMORIALS

Barbara Dalke in Memory of Don Walker & Mark Dalke Celia Moore in Memory of Byron Wells & Vickie McCain Russ Wright in Memory of Mary Wright Voleen Bailey in Memory of David Bailey

DONORS

Harold Millender Irma Morris

ILLNESSES

Eula Plummer Robert Elliot

DEATHS

Bennie Hawkins Bob Plummer

STILL WORKING?

For members still working, WPS offers a Facebook group and occasional Saturday brunches. Contact Robin Parr at rparr822@sbcglobal.net

NOTICE

We will purge our Active Members database records early in 2023. This will be the first purge since 2019. All members who have not attended at least one WPS sponsored event or made a donation/memorial since 2019 will be moved from Active status to Inactive status, and you will no longer receive a newsletter. If you wish to continue to receive the newsletter, please contact the office. We will be happy to return your record to Active status, and you will then continue to receive the newsletter.

WPS GRIEF SUPPORT SCHEDULE 2023 2:30 to 4:30 PM SUNDAYS*

*NOTE: Any changes to this schedule will be announced in both the newsletter and on our Facebook page, so check each month for any changes. For any other information on Grief Support, call the WPS office 817-551-2922 Mon-Thur, 10AM-2PM, or Ruth Turner 817-713-9372. If no answer at either number, please leave a voicemail.

<u>JAN 15, 22, 29: FEB 5, 12</u>: University Christian Church, 2720 S University Dr (by TCU), Ft Worth. Facilitator: Merryl Kloster.

The complete 2023 Grief Support series schedule will be listed in the February 2023 newsletter.

BUSINESS SPONSORS

Amazon Smile Mastercraft Printed Products
Arlington Elks Lodge Pleasantview Baptist Church
Beverly's Florist Spring Creek Barbeque
First Baptist Church, Burleson St. John Lutheran Church,
Mansfield
University Christian Church

Fort Worth Elks Lodge

DONATION OPTIONS

for

MEMBERS, FAMILY & FRIENDS

- 1. Cash or check to the WPS office. See form below.
- 2. Electronic Bank Transfer to Routing # 311 981 614 and Account # 0008 196110.
- 3. Kroger Community Rewards Program. Call 866-221-4141 or register online at kroger.com/account/enrollCommunityRewardsNow/ with your Kroger Plus Card number or alternate ID (your phone number). Enter Organization #IA786 (Widowed Persons Service of Tarrant County). To re-enroll (if "WPSTC" is not at bottom of receipt), use same procedure.
- 4. Amazon Smile. If you already have an account on amazon.com, instead of logging into amazon.com, log onto smile.amazon.com. On your first visit to smile.amazon.com, select Tarrant County Widowed Persons Service, Inc. Each eligible purchase will result in a 0.5% donation. Each time you log onto Amazon Smile, "Supporting: Tarrant County Widowed Persons Service, Inc" will appear under Amazon's search window. If it does not, select the pull-down window, and then select Change.
- **5.**Qualified Charitable Distribution (QCD). Contact your financial institution for details.

CASH OR CHECK DONATION OPTION

NON-PROFIT ORG.

U. S. POSTAGE

PAID



FORT WORTH, TX PERMIT NO. 2389

RETURN SERVICE REQUESTED

DATED MATERIAL: PLEASE DELIVER BY JANUARY 1, 2023

CURRENT OFFICERS AND BOARD MEMBERS WIDOWED PERSONS SERVICE OF TARRANT COUNTY FOR YEAR 2023

BOARD OFFICERS BOARD

BOARD MEMBERS-AT-LARGE

President: Phyllis Weisheit Diane Bowman **Ann Barnes Ruth Turner** Vice President: **Barbara Brickley Arlyne Clements** Judy Baker Secretary: **Margaret Davis Gary Frye Sharon Perry** Treasurer: Nancy Stepp Jane Morton

Eula Plummer Nancy Sheffer-Poole

Debbie Smith Carol Stacy Sharon Wallace Ron Zembek

WPS of Tarrant County is a Grief Support Program for widowed persons of all ages
WPS of Tarrant County is a TAX EXEMPT NON-PROFIT Organization funded by Memorials, Gifts and Donations

<u>WPS PURPOSE</u>: To aid bereaved men and women of all ages regardless of race, creed, and/or economic status, to adjust more effectively to the loss of a spouse through death and to build a new life.

RECURRING EVENTS

ARLINGTON

Breakfast: Every Saturday 8:30 AM: Skillet & Grill, 1801 W Division St, Arlington. Contact Suzy Flynn, 817-483-5518.

Lunch: JAN 12 ONLY, 11:45 AM: Jay Jay Cafe, 1001 S Bowen Rd, Arlington. Contact Rita Sanders, 817-907-7878.

Dinner: CANCELLED FOR JANUARY.

Games: Every 2nd and 4th Tuesday 2:00 - 4:00 PM : Pleasantview Baptist Church, 4400 Pleasantview Dr, Arlington. Contact

Jane Morton, 972-977-7899.

BURLESON

Breakfast: Every Tuesday 8:30 AM: Our Place, 950 N Burleson Blvd, Burleson. Contact Diane Bowman, 817-996-2337.

Lunch: JAN 12 ONLY, 11:30 AM: Villa Diana, 2475 E Renfro St, Burleson. Contact Ann Barnes, 817-774-6073.

Dinner: JAN 16 ONLY, 4:30 PM: Antonio's Mexican Restaurant, 344 SW Wilshire Blvd, Burleson. Contact Arlyne Clements, 817-366-0430.

GRAND PRAIRIE

Brunch: Every Wednesday 10:30 AM: Theo's Bar & Grill, 107 NW 8th St, Grand Prairie. Contact Debbie Smith, 469-684-9982.

MANSFIELD

Breakfast : Every Saturday 8:30 AM : The Porch, 2771 E Broad St, Mansfield (across from Methodist Hospital). Contact Arlyne Clements, 817-366-0430.

Lunch: JAN 6 ONLY, 12:00 NOON: Mo' Bettas, 3020 E Broad St, Mansfield. Contact Judy Baker, 817-320-3825. (NOTE: The restaurant has now reopened after the recent fire.)

Dinner: JAN 19 ONLY, 4:00 PM: Jason's Deli, 1718 US 287 Frontage Rd, Ste 200, Mansfield. Contact Ann Barnes, 817-774-6073.

NORTHEAST

Breakfast : Every Saturday 9:00 AM : The Corner Café, 7901 Mid Cities Blvd, Ste 242, N Richland Hills. Contact Sharon Wallace, 817-226-5095.

Lunch: JAN 11 ONLY, 1:00 PM: Dixie House, 900 W Airport Fwy, Hurst. Contact Alice Baum, 817-793-6015. (NOTE: Time change.)

Dinner: JAN 9 ONLY, 5:00 PM: Mexican Inn, 1400 Airport Fwy, Bedford. Contact Linda Turner, 817-475-3014.

SOUTHWEST

Breakfast: Every Thursday 9:30 AM: Cracker Barrel, 8010 SW Loop 820 (exit Winscott Rd), Benbrook. Contact Carol Stacy, 817-360-8066.

Lunch: CANCELLED FOR JANUARY.

SPECIAL EVENTS

Wednesday, Jan 11: WPS Sponsored Dance at Arlington Elks Lodge. See the flyer for details.

Sponsored by Widowed Persons Service



Come Listen/Dance to



"Stevie Rose and the Rio Grande Band"

Wednesday, January 11, 2023 6:30 to 9:00 PM

\$10.00 PER PERSON AT DOOR

BRING YOUR FAMILY & FRIENDS
OPEN TO THE PUBLIC !!!







Arlington Elks Lodge 601 W. Pioneer Pkwy, Arlington, TX

<u>Serving food 5:30 to 6:30 PM</u> @ \$6 per Person Proceeds from food go to Elks National Foundation

Drawings: Door prizes and More !!!

Information: Debbie 469-684-9982 or Eula 214-668-7999





Get Rid of those clothes that don't fit you anymore or extra household items you don't need, and WPS will receive a donation.

Donate 2 Impact is a non-profit organization that accepts items for resale and reimburses other charitable organizations for them at a rate of \$0.09 per pound. WPS has signed up with this organization, and they have given us the **donation period of Jan 23, 2023, thru Feb 5, 2023.**

Items may be dropped off at the following location: <u>6020 S. Cooper St. Arlington</u>. Their hours of operation are Monday – Saturday 9:00 AM to 7:00 PM and Sunday 10:00 AM to 6:00 PM. <u>Donations must be made</u> during the WPS Donation period for WPS to receive credit.

When you drop off your items make sure you tell them that your organization is **Widowed Persons Service of Tarrant County (WPS)**.

You also have the option to have them pick up your items. You must schedule the pickup between Jan 23, 2023, and Feb 5, 2023, and you must have the items outside your house for pickup. Call (972) 619-7880 to schedule a pickup. When you schedule a pickup, they will give you a date that they will pick up. They can schedule up to 2 weeks after the WPS donation period. Again, make sure you tell them that your organization is Widowed Persons Service of Tarrant County (WPS).

Below is a list of Items that they Accept:

Clothing (all types and sizes), Shoes, Purses/Backpacks, Jewelry & Accessories, Linens/ blankets, Household items, Bath and Kitchen items, Books, Toys, Electronics, Small Appliances, and Small Home Décor.

Below is a list of items NOT Accepted:

Any used Medical Supplies, Anything Toxic or Flammable, Blinds, Building Materials (bricks, lumber, fence posts, tile, etc.), Cabinetry, Chemicals/Oils/Paints, Countertops, Doors, Food (animal or human), Hospital Beds/Adjustable Beds, Hot Tubs, Large Appliances, Large Exercise Equipment – Heavy Dumbbells, Light Fixtures, Magazines, Mattresses/ Box Springs, Newspapers, Office furniture, Cubicles, Desks, File Cabinets, Pipes, Scrap Fabric, Sheet Rock, Sinks, Soiled/Torn/Damaged/Stained Furniture, Swing Sets, Tires, Toilets, Trash, Tube TVs, CRT and Projection TVs, Unframed Mirrors, Unprotected Glasses, Used AC/Heating Units, Water Beds, Water Heaters, Weapons/Guns,/Swords/Knives, Wet/Rusty/Broken Items of any kind, Windows.



Donating to a Charity Using a Qualified Charitable Distribution (QCD) (Information from Fidelity Investments Website)

If you are age 72 or older, IRS rules require you to take Required Minimum Distributions (RMD) each year from your tax-deferred retirement accounts. This distribution is considered taxable income. You can reduce your taxes if you are required to make an RMD from a Traditional IRA, and you make charitable contributions anyway, by making a Qualified Charitable Distribution (QCD). You can take advantage of this option even if you take the standard deduction.

The rules of QCDs. A QCD must adhere to the following requirements:

- You must be at least 70½ years old at the time you request a QCD. If you process a distribution prior to reaching age 70½, the distribution will be treated as taxable income.
- For a QCD to count toward your current year's RMD, the funds must come out of your IRA by your RMD deadline, which is generally December 31 each year.
- Funds must be transferred directly from your IRA custodian to the qualified charity. This is accomplished by
 requesting your IRA custodian issue a check from your IRA payable to the charity. You can then request that the
 check be mailed to the charity or forward the check to the charity yourself.
 - Note: If a distribution check is made *payable to you*, the distribution would **NOT** qualify as a QCD and would be treated as taxable income.
- The maximum annual distribution amount that can qualify for a QCD is \$100,000. This limit would apply to the sum of QCDs made to one or more charities in a calendar year. If you're a joint tax filer, both you and your spouse can make a \$100,000 QCD from your own IRAs.
- The account types that are eligible for QCDs include:
 - o Traditional IRAs
 - o Inherited IRAs
 - SEP IRA (inactive plans only*)
 - SIMPLE IRA (inactive plans only*)
- Under certain circumstances, QCDs may be made from a Roth IRAs. Roth IRAs are not subject to RMDs during your
 lifetime, and distributions are generally tax-free. Consult a tax advisor to determine if making a QCD from a Roth is
 appropriate for your situation.
- Certain charities are not eligible to receive QCDs, including donor-advised funds, private foundations, and supporting
 organizations. You are not allowed to receive any benefit in return for your charitable donation. For example, if your
 donation covers your cost of playing in a charitable golf tournament, your gift will not qualify as a QCD.
- Contributing to an IRA may result in a reduction of the QCD amount you can deduct. *

Tax filing for QCDs

A QCD is reported by your IRA custodian as a normal distribution on IRS Form 1099-R for any non-Inherited IRAs. For Inherited IRAs or Inherited Roth IRAs, the QCD will be reported as a death distribution. You should keep an acknowledgement of the donation from the charity for your tax records. Please consult a tax advisor to learn more.

For a better understanding of how QCDs can affect your taxable income, let's consider a few hypothetical scenarios. Ron has been taking RMDs for the past few years, but this year he has decided to make a QCD. Ron did not make any non-deductible contributions to his IRA, so all of his distributions would be taxable:

Scenario 1. Ron takes a portion of his annual RMD as a QCD		
Ron's annual RMD = \$15,000	Ron makes a \$10,000 QCD	Ron's remaining RMD of \$5,000 will count towards his taxable income.
Scenario 2. Ron takes his entire annual RMD as a QCD		
Ron's annual RMD = \$15,000	Ron makes a \$15,000 QCD	Ron's satisfied his full RMD by making a QCD. His taxable RMD income is \$0 instead of \$15,000.
Scenario 3. Ron takes his entire annual RMD as a QCD and donates an additional amount		
Ron's annual RMD = \$15,000	Ron makes a \$15,000 QCD and an additional \$5,000 QCD	Ron's satisfied his full RMD by making a QCD. His taxable RMD income is \$0 instead of \$15,000. None of the additional \$5,000 QCD can count toward Ron's RMDs for future years.