

WIDOWED PERSONS SERVICE NEWSLETTER - MARCH 2023

Serving Tarrant County and Surrounding Areas

Office Hours: 10 AM to 2 PM M-F

Phone: 817-551-2922

Fax: 817-551-2377

Web Site: wpstc.org

Facebook: Widowed Persons Service of Tarrant County (closed group - contact office for access)

Email: wpstc@att.net

PRESIDENT'S MESSAGE

I hope you all survived the ice storm without broken pipes or broken bones.

WE NEED ALL MEMBERS' HELP! WPS is an all-volunteer organization; no one is paid, and we don't have anyone sponsoring us. All our funding comes from members' donations and fundraisers. There have been fewer WPS activities lately because of COVID-19, and donations and memorials are down somewhat from previous years. WPS has expenses that we must meet each month. Despite careful financial oversight, expenses for 2022 exceeded income. We hope this year that situation can be changed by offering more activities, encouraging increased donations and memorials, and holding more fundraisers. Fundraisers and social events are a vital part of our livelihood. Some fundraising activities that many of us miss are pancake breakfasts, spaghetti dinners, and chili cook-offs. If you would like to host one of these activities or have another idea for something else, let us know. Fundraisers can be lot of work, but I find them very rewarding, and they offer opportunities to meet members I did not know previously.

We are also looking for additional facilities to hold our General Meetings and other events, preferably places that don't charge us a fee to use. If you are aware of potential sites, contact us so we can with your help check them out.

Can you spare a few hours a week??? We need volunteers!!!!!!!!!!!! There are many opportunities available. We always need help in the office; if you don't want to do it alone, ask another member to come with you. We need people to fold newsletters on the third Wednesday morning of each month. We need more helpers with our Grief Support sessions. We will train you for any of these positions.

Have you stopped getting the newsletter and wonder WHY? Could you have changed your address and did not let the office know? If you move, the post office will not forward your newsletter even if you give them a new address, because they are originally mailed as bulk mail at a reduced rate. If they return it to the WPS office, we must pay first-class postage to mail another back to you, resulting in additional expense for WPS and a significant delay for you. So, if you move, PLEASE notify the WPS office. We don't want you to miss out on the enjoyment of knowing what's happening.

I know with everyone's help we can accomplish many enjoyable things. Think of all the beauty still left around you and be HAPPY!

Phyllis Weisheit, President

NOTICE: The next Board Meeting will be held at the WPS office on Saturday, March 4, 2023, at 10:30 AM.

OUTREACH GRIEF SUPPORT

Good morning, Friends. As I write this column during the first part of February for the March Newsletter, it is cold, and there is snow everywhere. It reminds me of an article, "Snowflakes," written by Darcie Sims (nationally certified thanatologist) for TAPS Magazine for Dec 21, 2008, if you would like to read the complete article.

Have you ever thought about a snowflake? Each snowflake is a completely different design and pattern. No two are ever created exactly the same. It's a mystery. There are very few things that can be so lovely, so delicate, so perfect, so different ... and disappear so quickly, never to be reproduced in the same pattern again.

Sometimes it seems as though people are like that ... and they disappear too quickly, too.

Each of us is as unique as a snowflake. We each have a unique look, sound, smell, touch. We are cut from unique patterns, assembled in an endless variety of shapes, styles, and combinations. There are no identical matches, just as there are no identical snowflakes.

We know this, but when it comes to grieving, sometimes we think that everyone should grieve the same way. Some of us will talk our way through the iciness of our grief, while others prefer more solitude. Some want to read everything they can about grief, while others wish to submerge themselves in work. Some cry endlessly, while others never shed tears. We are as unique as snowflakes drifting from the sky.

There is no right or wrong way to grieve. Just as snowflakes find their way to their destination, so, too, will each of us find our own way through grief. Frozen hearts and numb minds do eventually thaw. Icy memories that chill to the bone can grow warmer as we begin to move through our grief.

Whatever hurt we are carrying ultimately becomes a part of our history. We become the sum total of all of our experiences. These hurts leave scars, some big, some small, but all are significant in their pain. If we begin as frozen beings, the journey through grief becomes a process of thawing. So, be patient with yourself this winter season. Recognize your own unique emotions and hurts. You will survive this winter season. You will begin to defrost eventually, so cherish your differences rather than use them as a yardstick of judgment.

Hugs, and look forward to the warmth of Spring.

Ruth Turner, Outreach Chairman and Certified Facilitator

Current Grief Session: FEB 19, 26; MAR 5, 12, 19 : First Baptist Church, Burleson, 317 W Ellison St, Burleson (park behind church by SE Tarrant St). Facilitator: Ruth Turner.

Next Grief Session: MAR 26; APR 2 (SKIP 9), 16, 23, 30 : University Christian Church, 2720 S University Dr (by TCU), Ft Worth. Facilitator: Arlene Clements.

WAYS & MEANS

Nancy Sheffer-Poole and Phyllis Weisheit hosted a WPS sponsored dance on February 8 at the Fort Worth Elks Lodge. Please continue to support our dances.

Debbie Smith and Eula Plummer will be hosting a WPS sponsored dance on March 8, 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. Come dance/listen to "Michael Cote & Band." Bring your family and friends. As always, our dances are fundraising activities and are open to the public. **See the attached flyer for details.**

Our first General Meeting of the year will be held on April 20 at Spring Creek Barbeque in Arlington, 3608 S Cooper St, at 1:00 PM (be there by 12:00 PM if you plan to eat lunch). Meet your 2023 Officers and Board Members, mingle with other WPS members, and learn about the latest happenings in the organization. **See the attached flyer for details.**

We received our WPS Directories from Mastercraft Printed Products and Services and are now in the process of delivering them to those members who provided an input sheet along with the \$10 fee.

WPS is sponsoring a 5-day, 4-night trip via luxury bus to Branson, leaving on Monday, November 27, and returning on Friday, December 1. Several of the shows will have Christmas themes. WPS hasn't organized a group trip in several years, so why not join your friends for a fun time during the holiday season while also supporting a fundraising activity for the organization? Seating is limited, so if you are interested in going, be sure to make your reservations soon. **See the attached flyer for details.**

We recently lost two of our long-time business donors, Tom Thumb and Amazon Smile. Tom Thumb dropped WPS as a donations recipient due to relatively low customer participation in their program. Amazon Smile has decided to discontinue that program as of Feb 20 to save cost. Both have been removed as Donation Options in the newsletter (page 3). Please continue to support Kroger, since their donations program is still active and is supporting WPS.

Although these two programs are being discontinued, our expenses have not decreased. Please consider a donation to WPS. Also, anyone who has an IRA and is required to take an RMD (Required Minimum Distribution) prior to December 31 is eligible to make a QCD (Qualified Charitable Distribution). **For details, see the flyer in the January 2023 newsletter on our website ([wpstc.org/Activities/Monthly Newsletter](http://wpstc.org/Activities/Monthly%20Newsletter)).**

Ron Zembek, Ways & Means Chairman

NEW MEMBERS

Alice Guidry	Kaye Polk
Billie Brooks	Marci DeVoll
Joe Harris	

MEMORIALS

Alice Baum in Memory of Melvin Doyle
Doris Bechdolt in Memory of Melvin Doyle
Marvin Malone in Memory of Marier Greer

DONORS

Jerry Rutherford	Nanette Green
Mo Simmons	Tom Myler

ILLNESSES

None reported

DEATHS

Melvin Doyle
Tommy Parker

STILL WORKING?

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

* WELCOME NEW MEMBERS *

GRIEF SUPPORT ASSISTANT TRAINING

**REQUIRED for
VOLUNTEER ASSISTANTS
to FACILITATORS**

**Saturday, March 18, 2023,
10:00 AM – 3:00 PM,
WPS Office, 2906 SE Loop 820,
Suite A, Fort Worth**

**Must register with Ruth Turner,
817-713-9372,
no later than March 14, 2023**

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.

FEB 19, 26; MAR 5, 12, 19 : First Baptist Church, Burleson, 317 W Ellison St, Burleson (park behind church by SE Tarrant St). Facilitator: Ruth Turner.

MAR 18 : GRIEF SUPPORT ASSISTANT TRAINING : 10:00 AM - 3:00 PM, 2906 SE Loop 820, Suite A, Ft Worth. Facilitator: Ruth Turner. Must register with Ruth at 817-713-9372 no later than March 14.

MAR 26; APR 2, (SKIP 9), 16, 23, 30 : University Christian Church, 2720 S University Dr (by TCU), Ft Worth. Facilitator: Arlene Clements.

JUN 4, 11, 18, 25; (SKIP JUL 2), JUL 9 : Pleasantview Baptist Church, 4400 Pleasant View Dr, Arlington. Facilitator: Arlyne Clements.

JUL 16, 23, 30; AUG. 6, 13 : Genesis United Methodist Church, 7635 S Hulen St, Ft Worth. Facilitator: Ruth Turner.

AUG 20, 27; (SKIP SEP 3) SEP 10, 17, 24 : St. John Lutheran Church, 1218 E Debbie Ln, Mansfield. Facilitator: Phyllis Weisheit.

OCT 1, 8, 15, 22, 29 : University Christian Church, 2720 S University Dr (by TCU), Fort Worth. Facilitator: Merryl Kloster.

NOV 5 : HOLIDAY GRIEF SUPPORT : 2:30 to 4:30 PM, University Christian Church, 2720 S University Dr (by TCU), Ft Worth.

NOV 12 : CANDLELIGHT REMEMBRANCE SERVICE : 3:00 PM, University Christian Church, 2720 S University Dr (by TCU), Ft Worth.

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. Qualified Charitable Distribution (QCD).** Refer to the flyer on our website, wpstc.org. Contact your financial institution for further details.

BUSINESS SUPPORTERS

Arlington Elks Lodge
Beverly's Florist
First Baptist Church, Burleson
Fort Worth Elks Lodge
Genesis United Methodist Church, Fort Worth
Kroger Markets
Mansfield United Methodist Church
Mastercraft Printed Products and Services
Pleasantview Baptist Church, Arlington
Spring Creek Barbeque
St. John Lutheran Church, Mansfield
University Christian Church, Fort Worth

CASH OR CHECK DONATION OPTION

To mail a donation to WPS, please provide the information below and mail to:

Widowed Persons Service of Tarrant County, 2906 SE Loop 820, Suite A, Fort Worth, TX 76140-1030

Amount of donation: \$25 \$50 \$100 Other \$ _____

Specify if donation is a Memorial gift In memory of (name) _____

Specify where to send donation acknowledgement:

Name _____

Address _____

City, State, Zip _____



*Widowed Persons Service
of Tarrant County*

2906 S E Loop 820
Suite A
Fort Worth, Texas 76140-1030

NON-PROFIT ORG.

U. S. POSTAGE

PAID

FORT WORTH, TX

PERMIT NO. 2389

RETURN SERVICE REQUESTED

DATED MATERIAL: PLEASE DELIVER BY MARCH 1, 2023

OFFICERS AND BOARD MEMBERS

WIDOWED PERSONS SERVICE OF TARRANT COUNTY FOR YEAR 2023

OFFICERS

President : Phyllis Weisheit
Vice President : Ruth Turner
Secretary : Judy Baker
Treasurer : Nancy Stepp

BOARD MEMBERS

Ann Barnes Diane Bowman
Barbara Brickley Arlyne Clements
Margaret Davis Gary Frye
Jane Morton Sharon Perry
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

WPS PURPOSE : 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

Volunteers Needed for Arlington Dinner and Southwest Lunch !!!

Volunteers are needed to host the Arlington Dinner and the Southwest Lunch. For many newly widowed persons, WPS sponsored meals are their first exposure to WPS. Hosting a meal is simple and does not require a great deal of time. If you would be willing to host one of these events, please contact Diane Bowman at 817-996-2337.

ARLINGTON

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

Lunch : MAR 9 ONLY, 11:45 AM : Jay Jay Cafe, 1001 S Bowen Rd, Arlington. Contact Rita Sanders, 817-907-7878.

Dinner : CANCELLED FOR MARCH.

Games: : MOVED TO MANSFIELD METHODIST CHURCH (SEE BELOW). 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 : MAR 23 ONLY, 11:30 AM : Cotton Patch Café, 1103 N Burleston Blvd, Burleson. Contact Ann Barnes, 817-774-6073.

Dinner : MAR 20 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 : MAR 3 ONLY, 12:00 NOON : Saltgrass Steak House, 1770 N US 287 Frontage Rd, Mansfield. Contact Judy Baker, 817-320-3825.

Dinner: MAR 30 ONLY, 4:00 PM : Fish City Grill, 581 W Debbie Ln, Mansfield. Contact Ann Barnes, 817-774-6073.

Games: Every 2nd and 4th Tuesday 1:30 - 4:00 PM : Mansfield Methodist Church, 777 N Walnut Creek Dr, Mansfield. Contact Jane Morton, 972-977-7899.

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 : MAR 8 ONLY, 1:00 PM : Gloria's Latin Cuisine, 5611 Colleyville Blvd, Colleyville. Contact Alice Baum, 817-793-6015.

Dinner : MAR 21 ONLY, 5:00 PM : Catfish & Co, 900 W Airport Fwy, Hurst. Contact Linda Turner, 817-475-3014.

SOUTHWEST

Breakfast : Every Thursday 9:00 AM : Cracker Barrel, 8010 SW Loop 820 (exit Winscott Rd), Benbrook. Contact Carol Stacy, 817-360-8066. NOTE TIME CHANGE. ★

Lunch : CANCELLED FOR MARCH.

SPECIAL EVENTS

Wednesday, MAR 8: Dance, Arlington Elks Lodge, Ft Worth. See the attached flyer for details.

Saturday, MAR 18: Grief Support Assistant Training, WPS Office. See page 3 for details.

Thursday, APR 20: General Meeting, Spring Creek Barbeque, Arlington. See the attached flyer for details.

Sponsored by Widowed Persons Service



*Happy
St. Patrick's
Day*

Come Listen/Dance to



“Michael Cote & Band”

Wednesday, March 8, 2023

6:30 PM to 9:00 PM

\$10 per Person at Door

BRING YOUR FAMILY & FRIENDS

OPEN TO THE PUBLIC !!!



Arlington Elks Lodge

601 W. Pioneer Pkwy, Arlington

Serving food (Sloppy Joes & sides) 5:30 to 6:30 PM

\$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





WPS General Meeting

Thursday, April 20, 2023

1:00 PM

(Be there by 12:00 PM if you plan to have lunch)

**Spring Creek Barbeque,
3608 S Cooper St, Arlington**

- **Chat and Mingle with Other Members**
- **Meet your Officers & Board Members**
- **Hear Announcements of Upcoming Events**

→ Be There !!! --- Don't Miss It !!! ←



Sponsored by Widowed Persons Service

FIRST TRAVEL OF BURLESON PRESENTS

Branson Show Extravaganza



INCREDIBLE PRICE INCLUDES:

- ◆ Motorcoach transportation
- ◆ 4 nights lodging in the Branson area
- ◆ 8 meals: 4 breakfasts and 4 dinners
- ◆ Admission to 6 Fabulous Shows! Including:
- ◆ Three Morning Shows: DUBLIN'S IRISH TENORS with special guests THE CELTIC LADIES, DOUG GABRIEL MORNING SHOW & A NEIL DIAMOND TRIBUTE SHOW
- ◆ Three Evening Shows: THE HAYGOODS CHRISTMAS SHOW, QUEEN ESTHER Show at the Sight & Sound® Theatre & PRESLEYS' COUNTRY JUBILEE CHRISTMAS SHOW

For more pictures, video, and information visit:
www.GroupTrips.com/FirstTravelofburleson

\$790*

5 Days 4 Nights

*PER PERSON, DOUBLE OCCUPANCY

(Mon - Fri)

Nov 27 - Dec 1

2023

**Departure: First National Bank,
740 Southwest Wilshire Blvd, Burleson, TX @ 8 am**

Day 1: Board your spacious, video and restroom equipped Motorcoach and set off for the "Live Music Show Capital of the World" - Branson, Missouri. This evening you'll enjoy Dinner and check into your Branson area hotel for a four night stay.

Day 2: Today, after a Continental Breakfast, you'll experience the DUBLIN'S IRISH TENORS with special guests THE CELTIC LADIES. With great looks and incredible voices, this hugely talented group of Ireland's finest singers perform some of the best music of the 20th Century. Next, visit HISTORIC DOWNTOWN BRANSON, with old-fashioned charm, novelty shops, and restaurants. After Dinner, you will be dazzled by THE HAYGOODS CHRISTMAS SHOW. All you favorite Christmas Songs are presented with the Joy and Magic of the Season as only the Haygoods can perform them! This is an amazing experience you don't want to miss!

Day 3: Enjoy a Continental Breakfast, you'll start your day with the DOUG GABRIEL MORNING SHOW. This good, clean, family show has lots of variety. It has a talented cast, rib-tickling comedy and a terrific ensemble of musicians. Plus, Doug plays his World Famous Mufftar (a guitar made out of a 1969 Thunderbird muffler)!!! Later, you'll have some free time for shopping. After Dinner, you'll take in the PRESLEYS' COUNTRY JUBILEE CHRISTMAS SHOW. This is one of Branson's original performing families. Nearly 50 years after they started, the Presleys' remain one of the most requested shows in Branson.

Day 4: Enjoy a Continental Breakfast and then start your day with A NEIL DIAMOND TRIBUTE SHOW. This Broadway style production is designed and produced to appeal to everyone of all ages. Be prepared to take a journey that will leave you amazed. Then, you will go to BRANSON LANDING and discover waterfront shopping, dining, and attractions on Lake Taneycomo's beautiful waterfront. After Dinner, you'll marvel at the QUEEN ESTHER Show at the Sight & Sound® Theatre. Set in the opulent yet perilous Persian Empire, Queen Esther is a captivating tale of beauty and bravery. Experience one of the most riveting Bible stories of the Old Testament as it comes to life with magnificent sets, special effects and live animals in this original stage production!

Day 5: After enjoying a Continental Breakfast, you'll depart for home... a time to chat with your friends about all the fun things you've done, the great shows you've seen, and where your next group trip will take you!

ADD PEACE OF MIND TO YOUR TRIP...

With Diamond Tours Exclusive Travel Confident® Protection Plan.
See separate advertisement...

\$75 Due Upon Signing. *Price per person, based on double occupancy. Add \$135 for single occupancy.
Final Payment Due: 9/20/2023

FOR INFORMATION & RESERVATIONS CONTACT:

Lila Glazener @ (817) 447-8747



**QUEEN ESTHER Show at the
Sight & Sound® Theatre**



**A NEIL DIAMOND TRIBUTE
SHOW**



**DUBLIN'S IRISH TENORS
with special guests THE
CELTIC LADIES**



**THE HAYGOODS
Christmas Extravaganza**



**THE HAYGOODS CHRISTMAS
SHOW**

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:
 - Traditional IRAs
 - Inherited IRAs
 - SEP IRA (inactive plans only*)
 - SIMPLE IRA (inactive plans only*)
- Under certain circumstances, QCDs may be made from a Roth IRA. 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.