GRATITUDE

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Marin Couple Thankful for Being Able to Contribute

EDITOR’S NOTE: Dennis and Susan Gilardi are longtime supporters of Whistlestop and numerous other Marin organizations. Susan is a former teacher, and later a Caltrans lawyer. Dennis, MBA, a former accountant, and Susan have owned and operated Gilardi & Company, LLC for 30 years. We asked them to share what they are grateful for in their lives.

SUSAN: My mother is 94 and I feel so grateful I have had her in my life for so long. She has been widowed for 20 years and lives with my brother in the house where she raised eight kids. Two of my sisters, both retired, live a 10-minute drive away and enjoy many and frequent activities with her. I am so thankful to them for their willingness and ability to care for our mom. The rest of us are only a short plane ride away but with all our busy lives, getting to see Mom frequently is never easy. When we do all gather, the action is non-stop, whether it is going to the movies, cooking a feast, a picnic at the beach, celebrating birthdays, holidays, or playing card games until very late.

Mom always seemed to have more energy than all of us. We’d shake our heads as we trundled yawning off to bed wondering how she did it.

Only recently has she slowed down. She was still driving early this year. In fact, Dennis helped her buy a new car just a few years ago.

Dennis and I have been strongly influenced by our parents and grandparents, who set good examples for us.
Those jokes, movies and TV sitcoms about dysfunctional families do not compute with Penny Markrack’s clan. “We all get along and I am so thankful for my family,” she says.

Penny, of San Rafael, says she has lived “most of my life in gratitude” and her family is a big reason for that attitude. “Everyone gets together at my house – about 30 all together – for Passover and Thanksgiving, for birthdays and baby showers.”

She is an identical twin; her sister Pam Berkon lives in Novato. They have an older brother, Richard Hyman, of Palo Alto. Penny has four grown children, including twins, a girl and a boy. She was born and raised in San Francisco and moved to Marin 45 years ago, something she considers another blessing. “I decided my career of choice would be to be a wife and mother. I also worked for about 18 years at a small company that put on personal growth workshops.”

Her father practiced law for 50 years and her mother, a teacher, was for a long while a stay-at-home mom. “I didn’t have to work during college (San Francisco State) and I realize not everyone has that advantage. I am very grateful for that.

Penny has been volunteering as a server in the Jackson Café on Mondays, Wednesdays and Fridays for about two years. “I love it. All the other volunteers and the regulars who come in – I love getting to know their names. I am so impressed with everyone at Whistlestop, from Joe (CEO) on – very friendly and welcoming.

She is also grateful for being part of Singers Marin, a choral group she has participated in for the past 13 years. “We had the opportunity to actually sing at Carnegie Hall. Twice!”

They also traveled last year to Rome to sing in St. Peter’s Cathedral.

For Penny, it all started with her loving parents, so her living in gratitude comes naturally. “That’s just the way I was raised.”
The surprise was that I have become so close to the other volunteers there; I just adore them, as well as the Whistlestop staff. Also, the people who come in are great. They often thank me for doing this volunteering. I didn’t expect that. I am getting back so much more than I am giving.”

Sandy and husband Tim owned a pet hospital in Marin for years. When she retired she decided to contact Whistlestop, thinking she would like to volunteer for Meals on Wheels. When she spoke with Laurie Vermont, she found that her help was needed more at the Jackson Café. She began as a Tuesday and Thursday server there two years ago.

And Sandy has much more to be grateful for. “I am also very thankful for my children. I wasn’t even sure I would have children but I married this wonderful man and we have these two boys now grown – Gage, 25, and Josh, 27. Every day I give thanks – they are my light.”

Sandy added, “I am also grateful for where I live – in a country where you can speak your mind regardless of the color of your skin or your religion or politics. I don’t take that for granted.”
“My mother just came downstairs for her ride. She looked refreshed and told me what a wonderful time that she had. Thank you for throwing that outstanding shindig.”

Josefina Perez

Whistlestop is Her 2nd Home

I am so thankful for Whistlestop. It is my second home. Otherwise, my life would be boring if I just sat around my house and watched TV. Because of Whistlestop, I am volunteering at the Brown Bag Pantry on Friday morning, and then I go have a delicious salmon lunch in the Jackson Café and am ready for my ACASA meeting in the afternoon. I like doing something to help others and Whistlestop gives me that opportunity while doing something for myself as well.

Letter to Whistlestop:
Grateful for Marian’s Day at Whistlestock III

Hi Yvonne,
Thank you for giving my mother and me such royal treatment at Whistlestock. Marian was in her element, and I once again felt very moved by everyone’s love and compassion.

Rock music is Marian’s favorite genre, over all others! I was thinking back to my high school days, when my mother would crank up The Grateful Dead full tilt until the house rocked, while I holed myself downstairs in my room and played Renaissance music on my little soprano recorder. My father even took her to The Purple Onion, where she could watch The Grateful Dead live. She liked a band member named “Pigpen.” I stuck to my John Donne songs and Bach Suites, while she blasted away The Stones, Alice Cooper, Little Richard, and James Brown. Once exposed to all of this, I was partially on board by my mid-twenties. It’s good to have musical balance.

I had a cellist classmate who could relate to our musical House of Contrasts; coincidentally, her older brother was the saxophonist in one of Whistlestock’s original bands!

My mother just came downstairs for her ride. She looked refreshed and told me what a wonderful time that she had. Thank you for throwing that outstanding shindig.

Sincerely,
Chris Yamate
San Rafael

“I like doing something to help others and Whistlestop gives me that opportunity while doing something for myself as well.”

Marian Yamate, right, with friends Yvonne Roberts and Ashley Baker of Whistlestop at Whistlestock III. Marian’s souvenir “tattoo” is at right.
SPECIAL EVENTS

Veterans Lunch with Bread & Roses Lovin’ Harmony Trio
Thurs, Nov 10, 11:30am-1:30pm, Lunch; 12-1pm, Entertainment;
Fee: S8/S10
Let’s appreciate our veterans who served or are currently serving to defend our country. Patriotic songs honor veterans during a nutritious lunch fit for our heroes. Purchase tickets in advance by Mon, Nov 7 at the Front Desk or call 415-456-9062.

Annual Whistlestop Thanksgiving Day Feast
Thurs, Nov 24, 12-1:30pm; S8/S12; Jackson Café
Traditional Thanksgiving feast with all the trimmings in the Jackson Café with personalized piano accompaniment by Nancy Fox. Purchase tickets in advance by Mon, Nov 21 at the Front Desk or call 415-456-9062.

Relaxation & Movement Sessions
Fri, Nov 11, 4:15-5:30pm; No Fee/Donations welcome
Leaders: Juan Vives, Janine Reimann & Rob Harrington. Experience movement, deep listening and relaxing moments with the Music Duo Sevamantra and Rob. Join our monthly Sessions to connect with our hearts and share music of love and joy to lift our spirits. Everyone is welcome. Visit www.sevamantra.com for a musical preview. Sign up in advance by Mon Nov 4 at the Front Desk or call 415-456-9062.

“Do It Yourself” Succulent Container Garden, Part Two
Fri, Nov 4, 1-2pm; Fee: S4/S6; Instructors: Caroline Remer, Multicultural Coordinator (English/Spanish) and Christine Fisher, volunteer
Plant a succulent container garden and watch it grow. Review basic steps to ensure your succulents stay healthy and thriving. Supplies provided. Sign up in advance at the Front Desk by Oct 28 or call 415-456-9098.

Community Breakfast
First Fridays of each month starting Nov 4, 9-10am; Fee: S3/S6; Jackson Café
Drop in for the best breakfast deal in town. Join us for a full breakfast, which includes a beverage and a choice of balanced proteins and carbohydrates. Rise and dine. Call Sophia at 415-456-9062, ext. 129 with any questions.

3-Part Fall Prevention Series
Thurs, Nov 3, 10, & 17, 1:30-2:30pm; No Fee; Sign up by Oct 27 at the Front Desk
Instructors: Dominican University Occupational Therapy Graduate students
Did you know that 1 in 3 Americans aged 65+ falls every year? Falls are preventable. Learn simple steps to stay independent. Practice fall prevention techniques, experience an individualized fall risk assessment, and learn home modifications to improve your safety. Attend every class and earn a reward. Wear sturdy shoes.

Intergenerational Art & Lunch Connection with Marin Country Day School
Tues, Nov 15, 9am-1pm; No Fee/Bring a brown bag lunch
Create a meaningful new connection at Whistlestop with a 7th grader through a story exchange, art project, and a brown bag lunch. Help students see how this mutual connection is integral to the development of equity and social justice. Sign up in advance by Nov 7 at the Front Desk or call 415-456-9062.

Brain Fitness & Memory Workshop
Tues, Nov 29, 9:30-10:30am (open to public); 10:30-11:30am (Russian Social Group); No Fee/Sign up in advance to reserve a space
Instructor: Bob Nations, President, Senior Access Board of Directors
Are you interested in maintaining and enhancing your cognitive functioning? This Senior Access workshop is designed to stimulate the areas of the brain that are sensitive to age-related decline. Promote good brain health. Call Anna at 415-456-9062, ext. 138 to sign up.

Russian Social Group
Mondays, 12:30-1:45pm; No Fee/Drop in
Are you over 60, Russian speaking, and interested in creating meaningful connections in Marin County? Join this weekly Russian Social group to contribute to intellectual and social discussions, organize social events, discuss wellness and health issues, and learn about community resources. Call Anna at 415-456-9062, ext. 138 for info.

Senior Circle
Wednesdays, 10-11:30am; No Fee, Volunteer Facilitators from Center for Artitudinal Healing
A drop-in, open support group for independent older men and women (55+), who give each other the gift of listening in a caring environment, which encourages mutual sharing of older adult experiences – the joys, concerns, and wisdom.

Keep Learning at WHISTLESTOP
For a full list of classes, check out the calendar at whistlestop.org/classes/calendar or grab one at the Active Aging Center, 930 Tamalpais Ave, San Rafael. Class fees are listed as member/non-member prices. Any questions, please call 415-456-9062.

NEW/HIGHLIGHTED Classes & Workshops

Personalized Holiday Card Making for Homebound Marin Seniors
Tues, Nov 1; Weds, Nov 23 & 30; 10:30am-12pm; No Fee
Sharing is caring! Create a personalized holiday card with your heartfelt wishes included for a homebound senior who receives Meals on Wheels or Meals of Marin. Sign up in advance by Nov 24 at the Front Desk or call 415-456-9062.

Multicultural Senior Program
Wednesdays, 11am-12pm; S3 suggested donation, Pickleweed, 50 Canal St., Organizer: Caroline Remer
Join us for a weekly gathering to socialize and learn something new. Formerly known as ‘Corazon Latino,’ this group welcomes people from all cultures. Nutritious lunch catered by Good Earth from 12-1pm. Call Caroline at 415-454-0998 with any questions.

Ping Pong
Fridays, 2-3pm; S3/S5; Instructor: Vivian Maky
Weekly drop-in ping pong games are fun for individuals of any age and physical ability. Ping pong is a great way to stimulate the brain, promote quick thinking while improving hand-eye coordination, increases one’s agility and flexibility, and offers a great social outlet. Serving up new and meaningful connections.

Movie Times at Whistlestop
Select Fridays, 2-4pm; No Fee/Drop in; Whistlestop Lounge
Enjoy a cozy afternoon movie with free popcorn and water with a seasonal theme each month. November theme is Gratitude: Pieces of April, 11/4; Planes, Trains, and Automobiles, 11/18. Bring a friend and share the experience.

NEW/HIGHLIGHTED Health Programs

Medicare AEP Meetings: Can a Medicare Advantage Plan Save you Money?
Wed, Nov 2, 9, 16 & 30; 10am-12pm; No Fee/Drop in
Instructor: Cara Suminski of SCAN Health Plan. Don’t miss out on health care savings for 2017. Get clear, straightforward answers to your Medicare questions and 2017 Medicare information. To sign up, call 415-456-9062.

Free Legal Consultation
Most Thursdays each month at Whistlestop & Mill Valley Community Center; By appointment only: 415-459-6700
Legal Aid of Marin provides free 30-minute legal consultations for...
**MARIN COUNTY COMMISSION ON AGING MONTHLY MEETING**

**Thurs, Nov. 3**
10am to 12:30pm

Where: Alma Via, San Rafael

Topic: Health & Human Services Plan Update

Speaker: Grant Colfax, Health & Human Services Director

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**TECHNOLOGY NOVEMBER/DECEMBER 2016**

Pre-registration and payment required. 415-456-9062

**ANDROID Basics 1: Getting to Know Your Device**

Tuesdays, Nov 15 & 22 (2 classes)
10am-12pm

Fee: $48 Maximum 8 people

In this personalized, two-week course for Android products, you will be guided through how to make calls, send emails, take pictures, surf the Internet, download music and add applications. This course is for those new to the smart phone/wireless device world. Each session provides one-on-one help and comes with instructional handouts for practice at home. (For Android devices only, including Samsung and LG)

iPad/iPhone Basics 1: Getting to Know Your Device

Tuesdays, Dec 6 & 13 (2 classes)
10am-12pm

Fee: $48 Maximum 8 people

In this personalized, two-week course for those new to the smart phone/wireless device world, you'll be guided through how to make calls, send emails, send texts, download music and add applications. Each session provides one-on-one help and comes with instructional handouts. Bring your charged-up Apple device to class.

**ONGOING Open Lab**

Every Monday and Wednesday, 10am-12pm; No Fee

Use our PCs to access the Internet. Volunteer staff available for advice on problems with your laptops and tablets; they can also help you with software applications.

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**FREE PARKING**

Lot at corner of 3rd St. & Tamalpais Ave • 8:30AM-5:00 PM for Whistlestop & Jackson Café guests.

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**Jackson Café**

Fresh. Affordable. Delicious.

Entrees from $6-$8

Open to the public for lunch every weekday!

Located in Whistlestop Active Aging Center.
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Marin County residents who are 60 and older. Marin lawyers volunteer to give general advice, offer options, explain rights and, if appropriate, refer people to attorneys who have expertise in certain areas of law.

**Victim Witness Assistance**

2nd & 4th Thurs, 9am-12pm; No Fee

Advocate Yolanda Johnson from the District Attorney’s office answers questions, provides information, and connects you to resources. More information? Call 415-473-6450.

**Weekly Blood Pressure, Cholesterol Screenings, and Medication Reviews**

Fri, 9:30-11am; No Fee

Weekly blood pressure and cholesterol screenings, and medication reviews offered by BrightStar Care, a local agency providing home care, caregivers, and medical staffing solutions to families and businesses in Marin, 415-332-3300.

**Need Assistance? Multicultural Consultants Can Help. By appointment only**

Caroline Remer, (bilingual Spanish) 415-454-0998; Anna Ladyzhenskaya, (bilingual Russian), 415-456-9062, ext. 138; Mrs. Mehrbanoo Esmailli, (bilingual Farsi), 415-472-6020. Whistlestop offers information, resources and referrals to people of all cultures. No fee for consultations; small fee for translation services.

**Homeshare and Telephone Reassurance Programs**

Call for appointment: Leslie Klor: 415-456-9068; No Fee

Homeshare is a free referral service for older adults seeking or offering housing. Telephone Reassurance is trained volunteers calling isolated older adults who need connections.

**Senior Center Without Walls**

Senior Center Without Walls is a program of Episcopal Senior Communities for adults 60 and older who are interested in lifelong learning. Seniors can access over 70 groups by phone or online. Call to register at 877-797-7299. Questions? Give us a call; we’re happy to answer.

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**VOLUNTEER OF THE MONTH**

**Tom Schmidt**

By LAURIE VERMONT

Tom, an Indiana native, studied industrial management at Purdue University. When recruiters came to campus seeking young people to work in the new computer industry, he jumped at the chance for training and a job right out of college. Tom met his wife and they both left their respective jobs and traveled for four months, first in the US and then in Europe, before returning to San Francisco. In 1989, they moved to Marin where they raised their children.

Tom retired in 2002, having ended up in the software side of the computer industry. A friend told him about Meals of Marin, and he began volunteering for the organization that delivers food to people with life-threatening illnesses who do not fit the guidelines for the Meals on Wheels program.

In 2012, Whistlestop took over the Meals of Marin program and many of the volunteers from that organization, including Tom, continued to deliver both Meals of Marin and Meals on Wheels through Whistlestop.

Tom enjoys meeting the people on his route and checking in with them each week. He estimates that over 50% of the people he delivers food to have no other face to face contact with anyone over the course of their day. Because Meals on Wheels requires the recipient to be home at the time of delivery, it is an opportunity for Tom and the other volunteers to make sure everything is OK and to provide a friendly face and brief conversation when handing out the meals.

Over the years, mutual friendships and respect develops between the Meals on Wheels volunteers and the meal recipients. Seeing where and how other people live is an opportunity to learn a little about some of the life challenges aging in Marin presents.

Tom says he gets satisfaction making a tiny difference in someone’s life by delivering a healthy, nutritious meal. He feels so fortunate to have this opportunity to give back to his community.

Erika Vaughn, Whistlestop Meals on Wheels supervisor says, “Tom is the proof that volunteers are people who don’t want to be thanked for helping others, but want to thank others for giving them the opportunity to help. Tom is an awesome volunteer!”

To learn more about Meals on Wheels or other volunteer opportunities at Whistlestop, call or email Laurie at: volunteer@whistlestop.org or 415-456-9067.
At 94, Rosen Happy to Be Physically, Mentally Healthy

By JOHN BOWMAN

When I asked Herb Rosen if he had a few minutes to spare for an interview, he replied, “Of course. I guess I have some time before my evening martini.” At 94, Rosen still knows how to enjoy himself.

“I am very grateful that I am still in good physical and mental health,” he said. “I would say I drew the right cards. I am particularly grateful that I have survived two life-threatening health scares, both pretty serious. I had tuberculosis at 30 and bladder cancer at 80 and I came through both of them.”

Rosen said he attributes his longevity to a “pretty healthy lifestyle.” He said he eats well and, “My family background. My father lived to 91 and my mother to 102. She was sharp right up to age 100.”

He said he also appreciates his neighbors who help him and Whistlestop for “getting me around to places. I broke a thighbone three years ago and now use a walker, but I can walk pretty good. I go to the Harbor Point gym and use the bike and the weights.”

He added, “I am very fortunate to have such good friends, of all ages. One is a physician who is also 94. We both are widowed, so we have that in common. We have fun together, go to dinner at his house or my house, enjoy having a drink together. I’m also happy I can still read – I go through three newspapers a day, including the New York Times. The Sunday Times takes me nearly all day. I love it.

“So, basically, I’m a happy camper and I’ll keep going as long as I can.”
Kind and Tender Care on the Bus

By IRIS TANDLER

Tuesdays, in our lives, in our home, are sacrosanct. For my husband plays bridge on Tuesday. And, then, it follows, if I want to go anywhere, I take the Whistlestop Bus. If Moses came down from the mountain bringing us the stone tablets, we would say, “Sorry, sir, not today, if it’s Tuesday. Another day perhaps.” If the good Lord decided to shake down an earthquake in the mountains of northern California or part the waters outside San Francisco Bay, we would have to say, “Hold up please, it’s Tuesday. Another day!”

Which brings me to the point of this story – that is why I take the Whistlestop bus on Tuesday.

I live near Point Tiburon where the ferry comes in. I am at the beginning of the Whistlestop route and I am the first to be picked up and last to be dropped off. The fare is $2, which fits my pocketbook exactly.

I often buy a sandwich to bring home for dinner but I have never come home with a sandwich. One of the young people “eyes it.” The minute he/she climbs those stairs, and looks at me with warm, friendly eyes and says, “Ma’am, I DO LOVE HAMBURGERS,” I hand it to him. This is my mitzvah “good deed” for the day. I eat cheese and bagel for dinner.

Whistlestop drivers are the kindest people I’ve ever met. I have it on good authority that the managers of Whistlestop have a huge, bottomless vat of joy and happiness which they have “cooked up” to their own private specifications and which are injected into the drivers each morning.

When the driver comes to my door, he/she takes my handbag and packages and walks me to the bus, helps me up the stairs and into my seat, and gently straps me in. I am his responsibility and he is not going to let anything happen to me. Often my driver is humming or whistling a happy tune. As we wind our way down the hills of Tiburon through the fog, my driver will tell me what a beautiful day it is. On our route throughout Marin, we will stop to pick up children or adults who are physically or emotionally challenged. Many of these people are in wheelchairs or wearing braces and must be moved carefully from ramp to sidewalk. Each person is treated with sensitive, loving care. I am often moved to tears. The tenderness of these drivers is beyond description. Their caring hands and cheerful demeanor speak more than millions of dollars. The driver unlocks all brackets, which attach the wheelchairs to the floor of the bus; the ramp is carefully lowered and the child or adult is checked to see that all their belongings are in tow. Then my driver carefully – even tenderly – pushes the child or adult to his door and oh, so silently heaves a sigh of relief. Yes, $2 fits my pocketbook, but if you are feeling “down” or depressed, you may ride the Whistlestop bus with me. I’ll even spot you the $2. You will open your eyes to random acts of kindness.

PERSPECTIVE, Continued from page 2

of community involvement and giving to others. Dennis learned about giving back from stories of how his grandfather Gilardi lived. Also, both of us are influenced by our faith and grateful we have the means to contribute.

DENNIS: My grandfather, Andy Gilardi, was a young man when he came to Larkspur in 1921. He purchased a small meat market and named it the Larkspur Meat Company. He brought his wife, Jenny, and my father, Steve, and Aunt Phyllis from Petaluma. Two uncles, Andrew Jr. and Lloyd, were raised in Larkspur. Some of the Whistlestop patrons will remember Lloyd from Tamalpais High School, where he was a star football player and partier. Andrew started Gilardi Catering upon his return from WWII, the first catering business in Marin. My grandparents were very involved with the community – St. Patrick’s Church and Larkspur Fiesta Days.

As one could imagine, the only meat market in town would certainly be the hub of information and networking in Larkspur but also in the county. I started working in the market in early adolescence and started to hear the stories about my grandfather. For example, many elderly patrons would actually thank me for how my grandfather assisted them with house credit for meat purchases during the Great Depression and WWII. In fact, I later discovered the extent of the help when I came across many unpaid old, old accounts.

My grandparents and parents actively shared their time and resources in our community and church, which instilled in me a responsibility to do the same.
Volunteers Needed to Help with Giving Tree Project

By JOHN BOWMAN

The town of Fairfax has launched a program of connecting seniors who need help with various chores and errands with volunteers who enjoy offering a helping hand during the holiday season.

Anne Mannes, who oversees community programs for Fairfax, said the program is called the Holiday Giving Tree Project. “The idea came to me last year when we were working on the Age Friendly Fairfax (AFF) Community Assessment and Action Plan for the town and World Health Organization. I am part of the task force working on how to support seniors in Fairfax. The town is working on boosting free programming for seniors and under the Recreation Department, we have grown that aspect of our classes.”

Seniors can take free yoga classes on Mondays and Thursdays and attend free senior dance and self-defense classes this Fall.

Anne explained: “Here’s how it works. Any senior in our community who needs help with groceries, yard work or would just like a friendly holiday carol at their door, is invited to contact us and we will connect them with volunteers. Likewise, if you are a person or family who would like to volunteer, call or email us and we will connect you with a senior in need.”

She said the project is primarily focused on Fairfax seniors, 60 and older, and if needed, volunteers will come from neighboring towns.

“I will be soliciting both family and individual volunteers for the giving aspect of the project and working with Jody Timms, Commissioner on Aging for the Town of Fairfax, and other groups like Whistlestop to identify seniors in the community.”

Anyone interested can contact Anne at amannes@townoffairfax.org.

Facility Rentals

Whether a weekly breakfast meeting for your group or club, a computer training session or a meeting in a convenient downtown San Rafael location, Whistlestop provides a variety of rental choices.

See Whistlestop.org/businessservices, or contact sosotio@whistlestop.org

Shopping for the perfect book at the Whistlestop Book Store are, from left: Lon, Emma and Anna.
Making Charitable Gifts Through Your Estate Has Double Benefit for You

By SERENA D’ARCY-FISHER

For peace of mind, it is important that everyone has an estate plan. A will or living trust will ensure your wishes are carried out, so that loved ones are cared for and your charitable goals are met. Following is a charitable giving and estate-planning vehicle you may want to consider in your process.

Donating Retirement Account Assets:
When considering the best way to make charitable gifts to your favorite qualified charities such as Whistlestop, you may want to consider the advantages of making a direct distribution from your traditional IRA. State and federal taxes on retirement assets could amount to more than 50% if left to heirs. However, the IRS has made it possible for certain tax payers 70-1/2 or older to transfer up to $100,000 per year tax free directly from their retirement funds (other than an ongoing SEP or SIMPLE IRA) to eligible charities whether or not you itemize deductions. Such gifts are not considered part of your taxable income and count toward your required annual minimum distribution. If you have a Roth IRA, it may be preferable to take a tax-free withdrawal and use the funds to make a tax-deductible gift.

If you are 59-1/2, you may also make withdrawals from your retirement accounts to offset your charitable gifts. The advantages are that you can use these funds without incurring unnecessary income, gift or estate taxes.

Careful planning can help minimize the taxes on retirement plan assets during and after one’s lifetime. The administrator of your plan will provide you the necessary forms to carry out your wishes. More information about qualified charitable distributions can be found in the IRS Publication 590-B (2015), Distributions from Individual Retirement Arrangements (IRAs).

Next issue I will write about two other ways to give – life insurance, and deferred gifts that can provide you an income. If you would like to learn more about creative ways to make a charitable gift to Whistlestop, please contact me at 415-456-9062, ext. 114, or sfisher@whistlestop.org. All conversations are held in confidence and without obligation.