Bringing people, organizations, and resources together to improve community well-being

In this issue:
- Your 2019/20 co-chairs
- News from UW Worldwide
- Client story
- Campaign update
- IRAs and QCDs – a new way of giving

Fall 2019

By the Way, a newsletter for friends of the United Way

United Way of Marquette County
uwmqt.org

2019-2020 Partner Agencies

Basic Needs
- Providing necessities such as food, emergency shelter & clothing
  - Janet’s House 226-2271
  - Lutheran Social Services 226-7040
  - Marquette County Habitat for Humanity 228-3578

Elderly Citizens & Adults with Disabilities
- Promoting independence, providing meals and expanding learning/social opportunities
  - Alzheimer’s Association 228-3910
  - Community Action Alger Marquette 228-6522
  - Greater Ishpeming Commission on Aging 485-5577
  - Lakestate Industries 773-2131
  - Negusee Senior Center 475-6266
  - Propylon Nonprofit Housing 228-4446
  - Retired Senior Volunteer Program (RSVP) 315-2607

Medical Assistance/Health Care Programs
- Keeping physical and mental health within reach
  - Bay Cliff Health Camp 365-9314
  - Cancer Care of Marquette County 486-8758
  - Catholic Social Services 227-9119
  - Dial A Help 482-9077
  - Great Lakes Recovery Centers 228-9699
  - Lake Superior Life Care & Hospice 225-7760
  - Trillium House 264-5026

Youth Programs
- Developing youth into healthy, responsible citizens
  - Big Brothers Big Sisters 475-7801
  - Child and Family Services 228-4050
  - Girl Scouts of the NW Great Lakes (888) 767-6945
  - Lake Superior Village Youth & Family Center 228-3771
  - STAR Children’s Bereavement Services 250-3321
  - Superior Watershed Partnership 228-6095
  - Teaching Family Homes 269-5437
  - YMCA 227-9622

Meet your 2019/20 United Way campaign Co-Chairs

The United Way of Marquette County introduces this year’s campaign co-chairs:

Andrew LaCombe and Shawn Beckman-Owsley.

Shawn Beckman-Owsley has lived in the Marquette area almost all her life, graduating from Marquette Area Senior High School and earning her Bachelor’s Degree in Public Relations from Northern Michigan University in 2005. She works as Manager of Incredible Bank in Marquette. Beckman has served on United Way’s community investment panels and been a member of the PR/Marketing Committee at United Way.

News from the Director...

As the new Executive Director for the United Way of Marquette County, I would first like to thank all of you for your support over the years. Your continued support for the community is what makes United Way a great organization and Marquette County a great place to live. I would also like to wish Barb Meyer a happy retirement. Barb has done a great job for many years and she is looking forward to relaxing, traveling and mapleing in the spring!

My goal is to meet all of you in the near future and I encourage you to stop by the office for a visit or to call the office if you would like a campaign update!
Continued from first page

Your 2019/20 co-chairs

Andrew LaCombe is a TV6 Morning News Co-anchor and Assistant News Director. Born and raised in Marquette, Andrew grew up watching TV6 and as a youth participated in 8-18 Media, a program of the UP Children’s Museum. LaCombe is still active on the Children’s Museum Board and now is not only a United Way Co-chair, but Board member as well.

Recently LaCombe said “The Marquette community’s generosity is a major reason why I choose to live here. Being involved with United Way allows me to inform more people about how their donation can make a huge difference in so many different organizations that make our area a special place.”

The Co-chairs have set a campaign goal at $400,000, but hope to raise much more this year. Letters, pledges and campaign materials will be mailed and dropped off to individuals and businesses all over Marquette County offering everyone the opportunity to join the cause.
Meet Jayne...
Jayne is a delightful 98 year old living independently in senior housing and receiving Meals on Wheels. She looks forward to the visit from her Meals on Wheels driver each day, as cooking a nutritious meal each day is no longer possible. Getting a nutritious meal daily helps Jayne stay active and alert, but almost as important is her motivation to provide her driver with a fresh cookie every day. It is an absolute gift for our program to be involved in Jayne’s life.

Making a difference in Marquette County!

A new tax-free way to support United Way of Marquette County!

If you are 70.5 and have an IRA, there’s a smarter way to help our community reach new heights by supporting United Way of Marquette County! Making a gift from your IRA, known as a Qualified Charitable Distribution (QCD), is a tax-free way to give to the causes you care about, even if you don’t itemize deductions on your tax return. Use our free and intuitive online tool to make a gift from your IRA now!

UTM Tagged Link: https://www.freewill.com/qcd/unitedway?
IRA CHARITABLE ROLLOVERS
For Donors age 70 1/2 and Older

Year End Deadlines

An IRA charitable rollover gift must be completed for tax purposes on or before December 31 of the calendar year in which the donor chooses to make a qualified charitable distribution (QCD) (also referred to as an IRA Charitable Rollover). For IRA owners age 70 1/2 and older, they must make a Required Minimum Distribution (RMD) to avoid substantial penalties. The penalties for missing the December 31 deadline are significant: 50% of the RMD is the tax penalty for not making the RMD during the calendar year that it was supposed to be distributed. IRA charitable rollovers must be made directly from the donor’s IRA to United Way of Marquette County to avoid tax penalties.

Gift by Personal Check by Mail

Whereas the postmark determines the date of a non-IRA charitable gift if it is a personal check sent by US mail or overnight delivery service, the rules are different for IRA charitable rollovers. IRA Charitable Rollover Gift using IRA Checkbook When a donor uses an IRA checkbook to make their IRA rollover gift, the date of the charitable gift is determined by when the funds are withdrawn from the donor’s IRA account (i.e. when the check is cashed by United Way).

When an IRA owner uses an IRA checkbook, the IRA administrator generally considers the date of the gift to be the date the check clears (not when the check is postmarked). For example, if a donor writes a check from their IRA and mails it on December 31 and it is cashed by United Way in early January, the date of gift is the new year and the IRA owner will incur penalties if the gift was to be a RMD. To avoid penalties, donors are encouraged to issue checks from their IRA checkbook in sufficient time to clear within the calendar year in which the donor needs to make their RMD. Given year-end holidays, making the IRA charitable rollover gift by December 10 or earlier allows more of a time cushion to complete the gift before year end to avoid penalties. If using FreeWill, donors are encouraged to initiate their gift before December 7.

IRA Charitable Rollover Gift using Cash Wire Transfer If the gift from an IRA is sent via cash wire transfer, the date of the charitable gift is typically determined by the date the funds reach United Way’s account so donors making their RMD need to ensure the transfer is completed by December 31.

Your donations at work....

“I went to Camp STAR in 2018. I was scared at first because I didn’t want to just be sad and have to talk to people about my grandpa dying. I was 10 and was afraid that I might cry. When I got to Camp I realized that I was not the only person that was feeling that way. The whole time I was there I got to do things that made me happy and laugh. Even when I felt sad, there was someone there for me. I like to go to the Best Day events and see people too. Everyone helps me to feel like it is ok to have fun, even when I am feeling sad. Camp STAR has helped me be so much, thank you for giving, without you I would not have been able to go to camp”. - A.M., 2018 Camper
Employees from the following local businesses have generously given to the 2019-20 campaign.

Thank you!