Join us for an evening of music, craft beers and light appetizers to support the patients and families of UnityPoint Hospice.

Live music by — Brad & Kate

Hops for Hospice
Thursday, Oct. 19 | 5:30 to 7:30 p.m.
New Location: Waterloo Center for the Arts

Offering a wide array of micro-breweries and wine.

Gerard Circle Recognition Reception Held July 13

Members of Gerard Circle gathered at Allen College to celebrate the generosity and philanthropic efforts of this special giving society. Gerard Circle is comprised of individuals and businesses who have contributed $10,000 or more in their lifetime to the Allen Foundation or Allen College. Membership in Gerard Circle symbolizes a lifelong commitment to healthcare and healthcare education in our community.

Guests heard from grateful patient, Linda Abel, who shared a touching story of her positive, patient experience. And grateful student, Breanne Pink expressed her gratitude for the financial help she received from donors while at Allen College. Both were powerful testaments to the amazing impact our Gerard Circle members have on UnityPoint Health–Waterloo.

To learn more about Gerard Circle, call (319) 235-3960 or go to: tinyurl.com/Gerard-Circle

The Allen College Alumni Association’s Fall Plant Sale will offer bountiful mums, fall planters, house plants, and a variety of pumpkins and gourds!

Thurs., 9/14: 7 a.m. to 5 p.m.  I  Fri., 9/15: 7 a.m. to 1 p.m.

1825 LOGAN AVENUE, WATERLOO, IA 50703
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Individuals aged 70 ½ years or older who haven't explored the option of making charitable contributions directly from their IRA are missing out on a significant advantage. Did you know that you can give up to $100,000 annually from your IRA to charities, leveraging what's known as a qualified charitable distribution (QCD) or IRA Charitable Rollover. Although a QCD doesn't yield an income tax deduction, it counts toward your minimum required distribution and isn't considered taxable income. With the recent doubling of standard income tax deduction amounts, many have lost tax benefits on charitable donations. Opting to donate directly from your IRA offers a tax-efficient alternative.

The QCD has transformed the way charitable contributions are made using IRA funds. Before its establishment, donors had to withdraw funds before making a charitable gift. This withdrawal would be considered income, partially offsetting the tax advantages of the charitable deduction for itemizers or providing no benefit for non-itemizers. The QCD eliminates this issue by not treating the withdrawal as income, extending tax benefits regardless of whether the donor itemizes deductions.

New rules introduced this year allow a one-time, $50,000 QCD for funding charitable gift annuities or charitable remainder trusts. The donor or their spouse must be the annuitant or beneficiary, with subsequent payments treated as ordinary income. Looking ahead, the QCD amount will be adjusted for inflation starting next year. Despite its limitations, QCDs stand as one of the most advantageous opportunities within our tax code.

For more information about QCDs and their benefits for the Allen Foundation, call Mike Lind at (319) 235-3960.