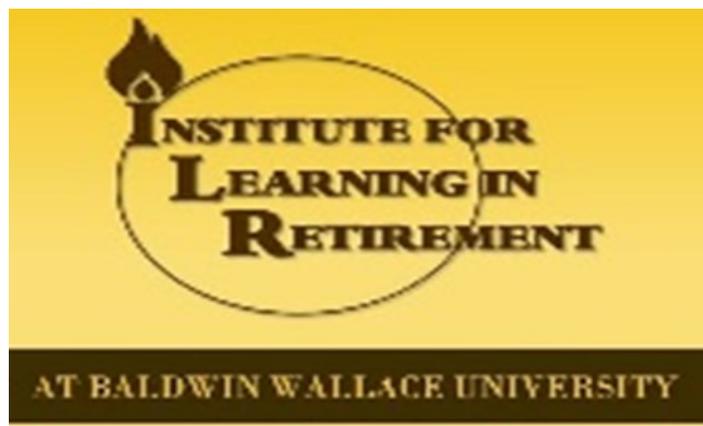


ILR TODAY

Volume VIII Number 2 November 2022

Paula Gustin, Newsletter Editor
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ILR PRESIDENT'S MESSAGE

We have just finished our ILR Fall 2022 classes. It was a session with many talented and competent presenters and we hope our members enjoyed the learning experience!

As for our 2023 Winter class session coming up, we are offering 40 classes in total with 20 classes by Zoom and 20 classes in person. The 2023 Winter catalog goes on the website (ilrbw.org) on November 21st and Winter registration for classes runs from December 4th thru December 18th.

Our ILR Christmas luncheon is on December 14th. Winter classes will start on January 9th and will run for six weeks as usual. It should be noted that a calendar of upcoming events and dates scheduled for ILR for the remainder of this year and in 2023 is listed on the last page of this Newsletter.

I would like to wish all of our ILR members a Happy Thanksgiving, Merry Christmas, a Happy Holiday Season and a very prosperous and healthy New Year in 2023! We hope to see all of you at our upcoming Winter ILR classes, trips and luncheons in 2023!!!

Doug Imhoff, President



See [Page 2](#) for **Christmas and Holiday Luncheon info!**



ILR HELPDESK INFO

The ILR Office at 325 Front Street is now open every Monday and Friday from 10:00 a.m. to noon. Feel free to stop in or call 440-826-3188 with questions. The phone line will be monitored on Mondays and Fridays. The ILR Help Desk at ilrhelppdeskbwu@gmail.com is also always available for questions.



ILR's Annual Christmas and Holiday Luncheon

We are right on schedule with the Christmas and Holiday Luncheon—thanks to Karl Keller for getting the information out to our members. The response has been well received and we are getting close to our goal. The menu will be a delicious assortment of traditional holiday fare along with our enormous dessert bar. Looking forward to seeing you all there!

Janice Stuart - ILR Social Chairperson

P.S. See ILR website (ilrbw.org) for flyer/invitation which needs to be mailed or dropped in the mail slot at the ILR Office with your check by November 30!! Remaining tickets are going fast!

See ILR Calendar on Last Page



**ILR's Niagara-on-the-Lake and Stratford, Ontario Trip
October 28, 2022**



ILR TRAVEL NEWS & UPDATES

Thank you to all who participated in our Live Performance Survey. This will assist us in planning those events for Spring and Summer 2023.

We will email a similar survey to members for the Travel Opportunities for 2023. We have a great list of one-day, 2-3 nights and multiple day trips from our meetings with our three Travel Providers. We will share the selections being considered in an email coming to you in December for you to indicate your interest.

We hope you will take a few minutes to respond to that survey.

More information about the trips to be offered for 2023 will be emailed in January.

**Maria Phillips and Tom Brennan
Travel Co-Chairs**

Maria (mariaphillips22@gmail.com)
and Tom (mitmit37@roadrunner.com)



Curriculum News and Notes.....

To our members, we are preparing for so many events at this time of the year. Thanksgiving, for which we are grateful for the many volunteers who have made ILR a meaningful part of our lives. Christmas is coming faster than we realize, which brings us to the Christmas luncheon on December 14. There is still time to send in your reservations for a very special time. Carl Topilow, the Maestro of the Cleveland Pops as well as a pianist and vocalist from the Cleveland Pops will certainly get us in the mood for this special time of the year. Last but not least, we are looking forward to our next session of classes for the Winter Session. Classes begin on January 9, which helps you recover from all of the festivities of December. We have six new presenters for the Winter classes. Check out the catalog which is now on the ILR website. Many new classes as well from our seasoned instructors. Twenty of the classes will be held on Zoom in case we get more snow than we could possibly want. Registration begins December 4 and runs through December 18.

We look forward to seeing you in the coming weeks at the luncheon and in the Winter classes. Wishing you and your family all the best of times in the coming weeks.

Thank you for your support in this past year of rebuilding. We look forward to the future.

**Pam McConnell and Don Auble
Chairs of the Curriculum Committee**

ILR INFO YOU NEED TO KNOW!

Not sure about your membership status? Visit ILRBW.ORG and click on **Check Your Login BEFORE Registration Opens** on the home page. Then follow the instructions to check your membership status. Just a reminder that membership is now open during class registration. An email will be sent out a few days before Winter session registration begins; the email will indicate your membership status.

The Winter classes should be listed on both the ILRBW.ORG website and ProClass starting November 21, 2022. December 4, 2022 at midnight, Winter Class Registration Begins. In-person class registration at the ILR office will be on December 6, 7, 12 and 15 from 10:00 am to 12 noon. The ILR office address is 325 Front Street, Berea and the parking lot is off Adelbert Street. The entrance to the ILR office is on the parking lot side.

ILR has added a Calendar button to our ILRBW.ORG home page. Check it for events and dates. If there is a [**more**] button in the description, click on it for additional information about that event.

As always if you have any questions you can contact the ILR office on Mondays and Fridays from 10:00 am to 12 noon (in-person or phone), or contact the ILRHelpdeskBWU@gmail.com. The ILR Office will be closed on the following dates: November 25, December 23, December 26, December 30, 2022 and January 2, 2023. If you have a problem on one of these dates, please contact the ILRHelpdeskBWU@gmail.com.

Karl Keller, VP-CIO

New Volunteers Wanted and Welcomed

As ILR continues to move forward heading into 2023, we always welcome those who want to get more involved. ILR continues to offer a diverse group of classes, great trips and ways to establish new and enduring friendships. If you would like to contribute in any way, please contact the Help Desk and let us know.

Since we offer so many classes, we are always looking for Class Coordinators (the class is then free!). Also, if anyone has a marketing background or is enthusiastic about finding different ways to draw more members to us, the Marketing Committee is looking for a new Chairperson.

We are well aware of the talented and energetic members in our organization and encourage anyone who wants to get more involved.

Bev Sadowski
Director of Volunteers

MARKETING NEWS AND ANNOUNCEMENTS

Ginny Schneider, Marketing Chair
gincs@roadrunner.com

November already? Like everyone else, I've learned that retirement doesn't slow the clock. We're already done with our Fall session and ready to register for the next (Winter 2023)!

The Marketing Team has been working on awareness programs to help those who don't know about ILR learn what's available. I know it's hard to believe, but there are so many people out there, who don't know about Life Long Learning.

What would you tell someone if they walked up to you and asked "What is ILR?" If you're reading this, you're already a fan. In the next few months, there will be community events where our officers and instructors will give talks about ILR classes and the benefits of joining this wonderful organization. Check the ILR website calendar for dates. If you know of a senior fair, library program or situation we could appear at that would apply, please let us know at gincs@roadrunner.com



SUPPORT YOUR FAVORITE CAUSES AND SAVE ON TAXES

Gary Erlinger, CFO

For almost forty years I worked in the not-for-profit world supporting causes dear to my heart. As a retiree, I still support my favorite cause(s). Some through my time, some through my contributions and some through both. One of the methods I have found helpful to be able to continue to support my favorite causes is the IRA Qualified Charitable Distribution. With it you can support your favorite organization and save some tax dollars at the same time.

A traditional IRA offers a tax-advantaged way to save money over many years and have an income stream in retirement. Charitably minded owners of traditional IRAs may be pleased to know that their accounts can also be used to maximize charitable impact and minimize taxes. One way is by making Qualified Charitable Distributions (QCDs). Retirement-age individuals and couples may find that they do not need income from their traditional IRAs in certain years or all years. Their other sources of income may be sufficient.

Some may not want the IRA income because these withdrawals are subject to ordinary income tax, and more taxable income may push these IRA owners into a higher tax bracket. In particular, a higher tax bracket can have adverse impacts on Social Security payments and Medicare benefits.

Regardless, starting at age 72 the IRS requires traditional IRA owners to take annual income withdrawals, known as Required Minimum Distributions (RMDs). Failure to take these withdrawals could subject IRA owners to stiff penalties.

Thankfully, charitably minded individuals and couples age 70½ and older have a tax-wise strategy available with traditional IRAs: the Qualified Charitable Distributions (QCD), also known as a charitable IRA rollover. The QCD allows a donor to instruct a traditional IRA administrator to send up to \$100,000 per year—all or part of the annual RMD—to an operating charity. And couples who submit tax returns with married filing jointly status each qualify for an annual QCD of up to \$100,000.

The IRA assets go directly to charity, so donors do not report the QCD as taxable income and do not owe any taxes on the QCD. In addition, the assets can be put to good use by a donor's favorite operating charity, making QCDs a win-win strategy.

Some donors may also find that the QCD provides greater tax savings than cash donations for which charitable tax deductions are claimed. This is because Adjusted Gross Income (AGI) is reduced and AGI is used in several key calculations, such as determining the taxable portion of Social Security benefits or what deductions and credits donors qualify for receiving.

In addition, a QCD allows a donor to receive a tax benefit from a charitable contribution even if the donor does not itemize deductions. This is the result of the QCD being excluded from taxable income. Before making any decisions regard charitable gifts using an IRA, **always consult your financial advisor(s)**.

Gary Erlinger, CFO



ILR Calendar as of the date of this Newsletter

Please check ilrbw.org for more details on some events and further updates

July 1, 2022 – March 19, 2023 Membership Enrollment open for 2022-2023

November 21	Winter Catalog on Website
November 30 - December 2	Christmas at Opryland in Nashville
December 4	Winter Class Registration begins
December 6, 7, 12, 15	Registration/Membership Assistance in ILR office 10am-noon
December 14	ILR Holiday Luncheon
December 18	Winter Class Registration ends
January 9	Winter Classes begin
February 7	Carl Fernstrum Concert
February 20	Spring Catalog on Website
March 5	Spring Class Registration begins
March 8	ILR Spring Luncheon
March 19	Spring Class Registration ends
April 3	Spring Classes begin
May 10	Book and Author Luncheon