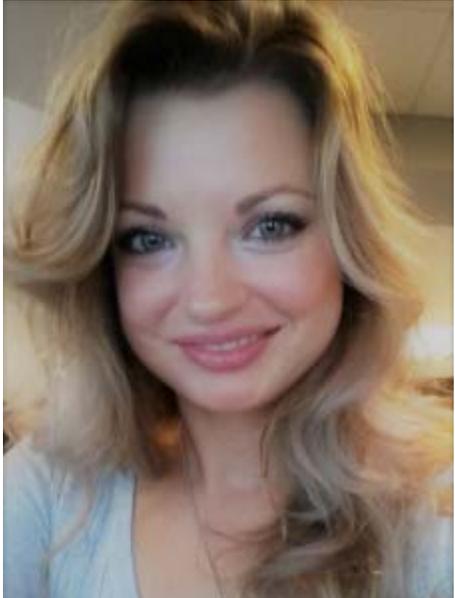




## **SEVERNS & HOWARD FIRM NEWS:**

Spotlight on our new Employee: Kimberly A. Kelly

Kimberly relocated to Indiana from Virginia where she was born and raised. She previously worked in the legal field with experience in family, criminal and traffic law prior to joining the U.S. Army where she was a mechanic. After she got out of the service, she moved to Indiana with her fiancé who is still currently serving in the U.S. Army. She grew up around the ocean and enjoyed spending time at the beach, which she really misses. In her free time Kimberly loves water sports, outdoor activities, volunteering and has a deep passion and love for animals.



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## **IN THE MONTH OF JUNE:**

**“Green was the silence, wet was the light, the month of June**



**trembled like a butterfly.” Pablo Neruda**

**“It is the month of June, The month of leaves and roses, When pleasant sights salute the eyes and pleasant scents the noses.” Nathaniel Parker Willis**

June is:

Dairy Month

National Adopt a Cat Month

National Gardening Week is the First Full Week of June

On this Day in June:

June 6 D-Day, WWII

June 8 Best Friends Day

June 10 Iced Tea Day

June 17 Father's Day

June 21 International Yoga Day

June 21 Summer Day/Summer Solstice

June 28 Insurance Awareness Day

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## Upcoming Events!

### Upcoming Events & Speaking Engagements:

- June 23rd 9 a.m. to 12 p.m. A Day Away Caregiver Retreat presented by Joy's House. This event will be held at Northside Baptist Church. The retreat is free for all caregivers in the community to come for fellowship.
- June 26<sup>th</sup> 1:00 p.m. to 3:00 p.m. Internet Safety Event: This event brought to by Oasis, AT&T, Indianapolis Public Library and Westminster Village North. Join Technology Experts from AT&T in this educational and interactive event based solely on giving you the tools and knowledge you need to navigate through the increasing security issues we face every day. Indianapolis Public Library – Glendale Branch, Glendale Town Center, 6101 N. Keystone Ave., Indianapolis, IN 46220, Free and Open to the Public. Pre-registration required. Space is limited. Please call Washington Park Oasis 317-396-3751
- July 26<sup>th</sup> Pam's Party: Our Open House - A family-friendly open house at Joy's House Broad Ripple including activities, music and more! Joy's House Broad Ripple is located at 2028 E. Broad Ripple Avenue, Indianapolis, Indiana 46220
- July 29<sup>th</sup> Summer Celebration from 4 p.m. – 8 p.m. at Mustard Seed Gardens 77 Metsker Ln, Noblesville, IN 46062. Join The Shepherd's Center of Hamilton County for a fun, family friendly evening of food, games, raffle prizes, silent auction, music and more benefiting Shepherd's Center of Hamilton



County! Admission: \$25.00 for One Adult Ticket, \$40.00 for Two Adult Tickets, \$10.00 for One Child Ticket (age 6-20), Children 5 and under are free. The Shepherd's Center provides enrichment opportunities for adults 55 years of age and older and is a voluntary organization to assist older adults to continue living in their homes. Through programs such as Together Today and the Community Caring Program, SCHC arranges for volunteers to provide key services to seniors who need extra support to age in place safely. They advocate for older adults by ministering to their spiritual, physical, and personal well-being. For Tickets please go to <http://shepherdscenterofhamiltoncounty.org/events/summer-celebration/>

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## Charitable Giving After Tax Reform

By Scott R. Severns, Attorney

Many of our clients give to charities, educational institutions and religious organizations. The federal Tax Reform Act of 2017, reduces or eliminates the tax savings from such giving for many middle-income people. (There are many tax-saving strategies for the very wealthy in the Act, but those are not our clients.) Although tax savings are not the reason to give, the tax savings was a nice bonus. When I got \$25 in tax savings for every \$100 I gave, I could afford to be a little more generous.

Income tax savings can still be achieved with charitable giving, but may require a different approach.

The change occurred with the increase in the standard deduction and changes to what counts as a deductible expense. Under the Act, fewer people qualify to itemize their deductions. If the changes mean you no longer itemize, your charitable giving no longer results in tax savings, unless you take another approach.

One approach works for people over 70 ½ : make charitable contributions directly from a tax-deferred retirement accounts. For instance, if you receive a "Required Minimum Distribution" from an IRA of \$5,000, that amount is considered income and you pay taxes on it. Instead, you can direct the custodian or administrator of your retirement account to pay some or all of the distribution from your retirement account to the charitable organization on your behalf. You get the same tax savings as if you would have when you could deduct the contribution.

It is important that you have the IRA custodian or plan administrator write the check to the organization. This method does not work if you first receive the money and then drop it in the offering plate; the financial institution that holds your retirement account must write the check directly to the charitable organization on your behalf.

Only people over 70 ½ year of age can use this method. If you are under that age, there are other approaches to use. You can give away appreciated assets, like stock, on which you would otherwise pay capital gains tax on sale. The charitable organization gets the full value of your gift by selling the stock tax-free while you save the tax that you would have paid upon sale.

That approach can also be combined with the next method, which is to combine, or "bundle," amounts that you plan to give over the next few years into a single year. This can allow you to itemize in the year you create the "bundle" to get the tax savings. You can give the money directly to the charities in the year you "bundle", or you can spread out the distributions to your choice of charities over a period of years by using a "donor-advised fund." With a donor-advised fund, you don't have to "lock-in" the amounts or name particular charities in the year you bundle; you can make the decisions about when and to whom to give, later.

More about these approaches next month.



# Pets & Seniors Benefiting from Each Other

For elderly pet owners, who often live alone or in group facilities, pets can help reduce stress, [lower blood pressure](#), increase social interaction and physical activity and help them learn. A new pet can stimulate someone to read up on an animal or breed, which can be very mentally stimulating and important at that age," says Dr. Katharine Hillestad, a veterinarian. Pets provide other intangibles. Pets can reduce depression and lessen loneliness.

Psychologist Penny B. Donnenfeld, who brings her golden retriever mix Sandee to her New York City office, has even witnessed animals' ability to rev up elder owners' memories. "I've seen those with memory loss interact and access memories from long ago," she says. "Having a pet helps the senior focus on something other than physical problems and negative preoccupations about loss or aging." Pets benefit, too, particularly when older folks adopt older pets. These lucky pets go from the pound to paradise. Since most of the adopters are retired, they have lots of time to devote to a previously unwanted pet," says Chicago veterinarian Tony Kremer, who with his wife Meg operates Help Save Pets—Humane Society, which operates adoption centers.

Here are some things caregiver's should consider when purchasing a pet for their senior mom or dad.

- **Right pet for the right owner.** But because people age so differently, the decision needs to be made carefully.
- **Are you set in your ways?** If you don't like change, you may not be a good candidate.
- **Have you had a pet before?** It's best if the elderly person is an experienced owner.
- **Do you have disabilities?** Dogs can be wonderful companions who encourage a senior with no major physical limitations to [walk and interact with others](#). For those who are physically challenged, cats often need less care than dogs. A small dog that's paper-trained, fish or an indoor bird is also sometimes preferable.
- **Do you need a therapy pet?** If the person is very infirm or impaired, they may be a candidate for an assistance or therapy dog to help them function or interact.
- **Is the pet the right age?** A puppy or kitten may not be the best choice for elderly owners because of the care they require. A young pet may outlive its owner. Birds especially have long life spans. Yet, it's also important that the pet isn't too old since it may start to have physical limitations and get sick.
- **Does the pet have a good temperament?** Although some older owners may think a Great Pyrenees would be too big to handle, Daffron found one mixed two-year old so mellow that it would have been a good pet for a senior. "Many older people might think they'd do better with a Jack Russell terrier because it's small but they are very, very, very high energy and require more effort and commitment. So much depends on personality," she says.
- **Is the pet healthy?** It's important that any pet be examined by a professional. "You don't want to compromise an older person's immune system since some pets carry diseases," says Dr. Hillestad.
- **One pet or two?** While multiple pets can keep each other company, that may not be a good idea for an older person.
- **Are finances an issue?** Pets cost money. A small puppy can run more than \$810 its first year for food, medical care, toys and grooming while a fish is less expensive--about \$235, according to the American Society for the Prevention of Cruelty to Animals. If the pet takes ill, dollars snowball. Groups are available to help allay costs.
- **Where to find the pet.** While breeders are a good source, some shelters also provide a pet for less and offer the advantage of rescuing it from euthanasia. Purina Pets for Seniors partners with 200 shelters nationwide to provide seniors pet adoptions at a reduced cost ([www.petsforpeople.com](http://www.petsforpeople.com)).

Shelter employees often know the pet's personality well and can make a good match, says Daffron. Online pet shopping is also possible, thanks to sites like [www.petfinder.com](http://www.petfinder.com), which pairs owners with 250,000 adoptable pets from 11,000 animal and rescue groups nationwide.

As pet owners, we want to make sure our pets are taken care of after we become ill. It is important for someone to know that you have a pet, and even provide for the pet in a will or trust. At Severns & Howard we can help you determine the best way to assure your beloved pet is taken care of, whether that is by naming a pet caregiver in your Last Will and Testament or leaving funds in a separate trust to provide for your beloved pet.

# More Knowledge for Your Noggin:

## General Information Links:

Senior Centers in

Indianapolis: <http://www.seniorcitizensguide.com/indy/listings/seniorcenters.htm>

American Heart Association: <http://www.heart.org/HEARTORG/>

Indiana Chapter of the Alzheimer's Association: <http://www.alz.org/indiana/>

Parkinson's Awareness Association of Central Indiana (PAACI) <http://www.paaci.org/>

Huntington's Disease Society of America (HDSA) <http://indiana.hdsa.org/>

Rock Steady Boxing <https://www.rocksteadyboxing.org/>

National Alliance for Mental Illness: <https://sites.google.com/site/namiindianapolis/home>

American Seniors Association <https://americanseniors.org/>

Medicare <https://www.medicare.gov/>

AARP <http://www.aarp.org/>

Retirement Life Matters <http://www.retirewow.com/>

National Institute on Aging <https://www.nia.nih.gov/health>

National Alliance for Caregiving [www.caregiving.org](http://www.caregiving.org)

Indianapolis Oasis Lifelong Adventure: <https://www.oasisnet.org/Indianapolis-IN>

The Shephard's Center of Hamilton County: <http://shepherdscenterofhamiltoncounty.org/contact/>

Joy's House Adult Day Services [www.joyshouse.org](http://www.joyshouse.org)

## Articles of Interest:

Benefits of Elderly Owning Pets

<https://www.agingcare.com/articles/benefits-of-elderly-owning-pets-113294.htm>

Amazing Benefits Pets Bring to Seniors

<https://www.aplaceformom.com/blog/amazing-benefits-pets-bring-to-seniors/>

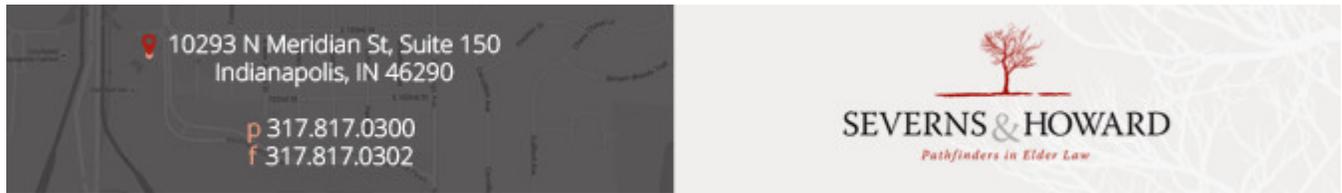
Health Benefits of Pets for Older Adults



<https://www.nextavenue.org/health-benefits-pets-older-adults/>

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<https://www.facebook.com/SevernsAssociates/>



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