



•WATERFRONT•
VILLAGE

The Navigator

A neighborhood-based membership organization
of paid staff, volunteers, and vendors
supporting Southwest Waterfront and Navy Yard residents
who wish to age in place.

Issue 53 - July 2021

Spotlight on Member Services

Village Offers Membership Refresher

Decisions about your Waterfront Village membership are best made when informed about the different types of memberships and an assessment of your current situation, according to Waterfront Village Executive Director Len Bechtel. On Wednesday, July 7, at 11:00 a.m., the Village will conduct a review of our services and introduce our new Assistant Director for Member Services.

He said that most of the Villages services fit into one of five categories: transportation, technology, home services, personal services, and information and referral. The categories are designed to support important day-to-day life activities for all of our members. Transportation services can provide a ride to a doctor's appointment or can deliver groceries or a prescription to your home. Technology services take the lead when that printer and computer seem to stop communicating with one another or when your smart phone doesn't seem so smart. Home services can arrange for some yard work or a lightbulb change. Personal services include companions who can go with you on a walk, to the store, or take notes at a doctor's visit with you. And lastly, information and referral services can get you connected to MANY different professionals who can support you, including attorneys, home health care, financial experts, and many more.

At the meeting, members also will have an opportunity to meet Pam Troutman, the Village's new assistant directory. She is ready to help members by coordinating volunteer efforts and directing members to resources.





Village members Susie Humphreys and Gary Young enjoy a lavish table of Balkan delicacies at a recent Village lunch at Ambar restaurant on Barracks Row.

July 5th Picnic at All About Burger

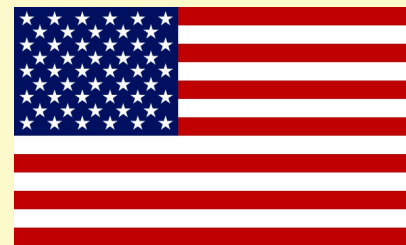
Avoid the July 4th crowds and celebrate Independence Day with your friends from the Waterfront Village on **MONDAY JULY 5TH**. We'll gather at 11:30am at All About Burger, 1101 4th Street, SW. Enjoy some good old-fashioned burgers, hot dogs, fries and over twenty different milk shake flavors. It is great to be getting out again for some in-person gatherings so we hope to see you Monday! Wear your red, white, and blue!

Call the Village on 202-656-1834 if you need transportation. Register on our website so we can look for you on Monday.



Growing Our Village

As we celebrate July 4th, Independence Day, we invite you to help grow our Village so that more people in SW DC will have the tools and resources to live independently. Expanding Village membership is an important part of our strategic Plan. How can you help? Three easy options for growing our village!



- **Invite a friend to join!** If each of our current members enlists one friend we would double our membership!
- **Post about the Waterfront Village** on your building listserv, faith community newsletter, or civic group. Let others know that membership in the Village has been a great resource for you as you strive to live your best life.

- **Consider becoming a Village Ambassador.** Village Ambassadors help with a variety of outreach tasks; the job is flexible and we are always looking to expand the team.

As a reminder, there is a new dues subsidy program available for those residents with an income at or below 80% of the gross median income for our area.

Thank you for spreading the word about the Waterfront Village! Contact us anytime at 202-656-1834 or at: info@dcwaterfrontvillage.org.



IRA Distributions Given to Charity Can Lower Tax Bills

Many older adults who have made tax-deferred investments through Individual Retirement Accounts

(IRAs) can lower their tax bills and still help others by donating a portion of their required minimum distributions to a charity.

As we enter the second half of 2021, many of you are planning out your charitable donations for the year. If you're 72 or over, you may also be thinking about taking required minimum distributions (RMDs) from your individual retirement accounts (IRAs). Given recent tax changes, these decisions should be considered together.

We are hopeful that you will consider donating to the Waterfront Village (WFV) or another non-profit you support. With our new strategic plan in place and targeted goals on the horizon, your donation will help us fulfill our vision of a DC Waterfront Village that empowers its members to age with dignity, engage actively with their neighbors and community, and enjoy their desired quality of life in their own homes.

Retirees who are age 72 or older (can avoid paying income tax on IRA withdrawals of up to \$100,000 (\$200,000 for couples) per year that they donate to charity. A qualified charitable distribution must be paid directly from your IRA to a qualifying charity. You don't need to itemize your taxes to make an IRA charitable distribution, and you can donate to multiple charities. An direct IRA charitable contribution satisfies your minimum distribution requirement. You can also donate part of your required minimum distribution to charity and withdraw the rest as income. Funds withdrawn as income will be taxed.

Provided you are 72 or over, and subject to RMDs, the IRS permits a direct transfer of up to \$100,000 from an IRA to a qualified charity. This transfer is called a Qualified Charitable Distribution (QCD). While IRA distributions are typically included as taxable income, QCDs are excluded from income while still counting towards your required distribution. For individuals who can use QCDs, they are most likely the most tax advantageous way to give to charity. Note that QCDs can only be made from IRAs and **not** from employer retirement plans such as the Thrift Savings Plan (TSP)

To make a QCD to WFV, contact the broker, financial advisor or custodian for your IRA. They will provide you with the required form and directions. The donation must be made directly by a check from your account custodian to WFV (or other charity) and needs to be deposited by WFV before year end. So please allow plenty of time to ensure that all routing is completed on time.



Aging on Your Terms Seminar
Saturday July 31, 12:30-5pm
sponsored by Sibley Senior
Association

This comprehensive seminar will feature presenters on topics such as financial scam prevention tips, social security, home ownership and aging, and planning for future care decisions. Sibley Senior Association has pulled together an excellent team of presenters who will tackle these topics.

Please note that registration is due by July 15th so that materials can be sent to participants. Call 202-364-7602 or email jsmit470@jhmi.edu to register.



**Fore! Calling all Village
Golfers!**

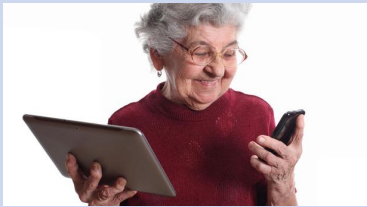
Join your fellow Waterfront Village golfers on Tuesday, July 13 for a trip to East Potomac Park. It's time to dust off your clubs and get back out there! All levels of experience are welcome.

Please register on the Village website by Friday, July 9th at noon so that we can reserve a tee time and coordinate transportation.

CALENDAR OF EVENTS

Meditation for the Masses **Mondays at 11:00 a.m.**

Join respected meditation leader Anandarooa for an hour of stress relief through a series of simple breathing and contemplative meditation exercises. Open to members at all physical levels, although ability to hear directions is necessary.



Technology Boot Camp **Wednesdays, July 7 & 21 at 3:00 p.m.**

Lacking confidence in your ability to use videoconferencing platforms, or hoping to use your smart phone for more things? Attend these meetings with our technology team for conversation and get helpful hints on how to use computers, smart phones, televisions, and tablets.

Village Walking Club **Thursdays at 9:00 a.m.**

We'll continue our early time to beat the heat! Join other Village members for strolls around the neighborhood. We will try to keep the walks different from week to week, and have a short option as well as a long option. Please remember to register as a walker each week on the Village website. Walks may be cancelled due to rain or heat during the summer months.



Thursday Grocery Shuttle **Service Resumes!**

We are thrilled to announce that Grocery Shuttle Service will resume! Our shuttle will run each week beginning Thursday, July 15th at 1:00pm. The shuttle can pick members up at their homes; Harris Teeter is our destination.



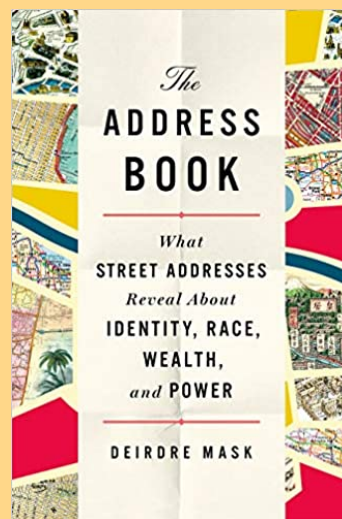
Chair Yoga with CHV Thursdays at 4:00 p.m.

Chair Yoga is a version of Yoga that does not depend as much on balance and strength but still provides movement and flexibility exercises. Led by Capitol Hill Village.

Village Book Club *The Address Book: What Street Addresses Reveal About Identity, Race, Wealth and Power* Thursday, July 15 at 2:00 p.m.

For location information contact Ellen Spencer at 202-302-0230 or call the Village at 202-656-1834

Explore the intersection of these complex topics in Deirdre Mask's 2020 book. Have you ever stopped to consider your own street address and the impact it might have on your life?



The address at which we live and work is connected to our life experience in ways we might never imagine. Mask's exploration of the history of street names will give you pause to consider addresses in a whole new light.



Ice Cream Social Monday July 19, 1:00pm

Join us at our headquarters at 800 Maine Avenue for an ice cream social. We'll offer a variety of cold treats and a chance to connect with one another. Who remembers the ice cream truck driving through their neighborhood? We look forward to remembering our favorite ice cream shops and hearing your other ice cream memories! Register online so we have plenty of ice cream for all!



Virtual Tour- The Residences at Thomas Circle -- July 27 at 4:00 p.m, Join us for a virtual tour of The Residences at Thomas Circle. Thomas Circle offers both independent and assisted living options. Please register online for this event.



Village Happy Hour Fridays at 5:00 p.m.

Village Happy Hour returns this month. After a long week, come unwind with your neighbors over drinks, snacks, and gossip.

Three easy ways to register for and attend WFV events:

1. Log into our website and hit the Events tab to learn more, and then RSVP online*
2. Email your request to: events@dcwaterfrontvillage.org
3. Call the Village at 202-656-1834
4. Check the Village's daily email for Zoom meeting links.

***Call 866-457-2582 weekdays 8:30 am - 7 pm for help with your online registrations**



Thank you to our members renewing during the month of June:

Judy Judd-Price
Nancy Tyler

Special Welcome to New Members Joining Us in June:

Lois Hochhauser
Alexandra Tomalonis
Philip Weeks

amazonsmile
You shop. Amazon gives.

Calling All Amazon Shoppers!

Amazon offers an identical yet parallel website called Amazon Smile. Each time you shop and order on this website instead of the regular Amazon website, Amazon will donate a small portion of the order amount to a charity of your choosing. Please consider shopping on Amazon Smile and designating The Waterfront Village as your charity!

Click below to learn more.

**Amazon Smile for
Waterfront Village**

For Causes You Cherish

While it's understandable to not want to talk about legacy plans, getting your inheritance wishes in order is one of the greatest gifts you can bestow upon your loved ones. If Waterfront Village is a cause you cherish, please use the link below to access information about the Village Legacy Society and planned giving opportunities. Call the Village on 202-656-1834 for more information.



Waterfront Village is a member of the DC Villages collaborative and the Village to Village Network, operating under the guidance of the District of Columbia Department of Aging and Community Living.

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