



LITERACY MATTERS

DECEMBER 2022



Literacy Matters is a recurring publication of Literacy Nassau, Inc.

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GIVE A GIFT TO YOURSELF-DONATE TO A CHARITY USING A QCD

(submitted by Judy Beckman, Board Member and CFP®)

This is the time of year when we are consumed by giving-usually gifts to our families and other loved ones but there is a way you can give a gift to your charity and yourself as well. Sanctioned by the IRS, the law enables you to take a normally required taxable distribution from your IRA, inherited IRA, inactive SEP IRAs or inactive SIMPLE IRAs and donate that distribution to a qualified charity like Literacy Nassau. This is a direct transfer of monies from your IRA payable directly to the qualified charity. This is called a Qualified Charitable Distribution—QCD. By doing so, you will not be taxed on that distribution as you would normally be thus gifting yourself as well! But there are rules to follow:

You need to be at least 70 ½ years of age to do so but it will particularly impact those 72 and older as they are the ones who must take that first and subsequently required annual distribution. Amounts distributed as a QCD can be counted towards fulfilling your Required Minimum Distribution (RMD) for the year up to \$100,000. The QCD is excluded from your taxable income. It is important to be aware that this is not the case with a regular withdrawal which is added to your other taxable income and

then taxed.

Why is this important? Regular withdrawals may push you into a higher tax bracket; it may reduce your ability to obtain certain tax benefits such as credits or deductions. The taxability of Social Security benefits is based on your modified adjusted gross income which will be increased by the regular withdrawals. Keeping taxable income lower may help lower your exposure to the Medicare surtax.

To count as a QCD for the year, you need to hurry as the deadline is 12/31 of each year. In 2020 a law was passed raising the standard deduction. In 2022 this is \$12,950 for singles; \$25,900 if married and filing jointly. This means that if you claim a standard deduction, you won't be allowed to deduct payments like charitable contributions. But QCDs are not includable in income; they are not deductible but they can remain a wonderful option of giving to a charity and enjoying the benefit of not being taxed on that amount even if you claim a standard deduction. However, the QCD cannot be paid to a donor advised fund, private foundations and supporting organizations.

Before making the QCD, it is advisable to confer with your accountant or tax preparer about your specific situation.

Have a very happy holiday!

THOUGHTS FROM THE CORNER OFFICE

Hi Everyone,

This time of year always sneaks up on me. Sure, the stores are ready for the holidays; they're practically chomping at the bit to get their decorations out as soon as Halloween is over. But for my family, it takes a little longer. I think that's because my daughter Julie's birthday is in the middle of November.

She's turning 9. It's crazy to think about how fast the time has gone by. She's halfway to 18! I find myself hoping that I'm doing a good job as a parent, wishing for her to stay little for as long as possible, and wondering who she'll grow up to become.

Sometimes, we get so caught up in the day to day business of life that we forget to step back and look at the big picture. As tutors, we often can't see the progress our students have made because it's happening in front of us, day after day. This holiday season, I challenge you to try to step back and appreciate all of the hard work you've put in. Our students excel because of you.

And if we don't say it enough, thank you.

Karen 😊



Pictured above, Chris, Haley, myself and Julie celebrating her birthday with some of our Cape Cod friends.





Karen: This year, my resolution is to teach Julie how to decode on grade level. I'm always so busy working with other people's kids that by the time I get home, I'm too wiped out to do it with my own daughter. But this year I'm going to make it a point to fix that.

Kate: This summer, we have gotten into the habit of walking/hiking with the puppies on the weekends. As we move into the new year and colder weather, I want to ensure that we continue this healthy habit and find other dog-friendly weekend activities.



Rena: This year's resolution is to be more organized. We just moved into a new house. I will not allow any boxes that haven't been sorted out and deemed necessary and useful. The goal is to keep the house neat, clean and clutter free!

Anne-Marie: This year I will start each day with gratitude and spend more time making great memories with loved ones!

Jessica: My 2023 resolution is to live a healthier, happier lifestyle, and to spend more time with the ones that I love.

2023 STAFF RESOLUTIONS

Cristina: With this new year, I am reflecting on everything I have accomplished and what has fallen by the wayside. My upcoming goals for this year are to:

1. Lose the last 10 pounds on my weight loss journey
2. Get my driver's license
3. Find a hobby outside of Tik Tok
4. Sign my son up for extracurricular classes

Jane (OG Tutor): My New Year's resolution is to surprise myself by doing things I never thought I'd be able to do.

Stacey (OG Tutor): My resolution is to continue my training with Literacy Nassau in order to obtain my certified level training certificate.

Ruby (OG Trainee): My New Year's resolution is to take my new rescue puppy on one long walk everyday!

Margie (OG Trainee): My New Year's Resolution is to read at least one book a month and walk at least three times a week!

Stephanie (OG Trainee): My resolution is to use my Google calendar with notifications so I do not forget any of my deadlines and appointments.

Isabella (OG Tutor): My goal for this new year is to create a consistent healthy routine with balance.

Kaitlyn (OG Tutor): My New Year's resolution is to cook healthier meals.

Mary (OG Tutor): My New Year's resolution is to explore a new hobby.



Kate and Cristina (pictured below left to right) were happy to attend the 1st Annual Disability Resource Fair held by Next Step Solutions NY at the Farmingdale Library in November.

They enjoyed meeting many of the organizations that work with the differently-abled community and learning about other programs that exist to contribute to a better life for everyone.

For more information, visit www.nextstepsolutionsny.com



SATURDAY ENGLISH IMMERSION PROGRAM

(submitted by Anne-Marie Poliviou)

Thanks to our ongoing partnership with the Guru Krupa Foundation (story featured in our last newsletter), we are happy to announce that the Saturday Immersion Program will continue next year. We are adding two additional teachers to the program and will increase the number of children we enroll. Some of our ESL parents have participated and are interested so please share the information with your students. Please note the registration deadline is January. 14.



SATURDAY ENGLISH IMMERSION PROGRAM FOR KIDS

FUNDED BY THE GURU KRUPA FOUNDATION

Featuring traditional academic instruction, crafts, games, and other activities!

SATURDAY, JANUARY 21 - JUNE 17
IN-PERSON AT 1 IVY LANE IN WANTAGH
9:15AM - 11:45AM
CHILDREN AGES 6-10; GRADES 1-5

CLASSES ARE FREE! SPACE IS LIMITED.

FOR A REGISTRATION FORM EMAIL
APOLIVIOU@LITERACYNASSAU.ORG
OR CALL US AT (516) 867-3580

REGISTER BY JANUARY 14

FOR MORE INFORMATION
WWW.LITERACYNASSAU.ORG



Warm Birthday Wishes to our Tutors!

Anita Achkhanian – Zainab Ansari – Linda Bernstein
 Laura Blanca de Silva – Anita Bloom
 Mercedes Carbonell-Scudero – Marie Catalano-Gruen
 Fran Dowling – Lauri Englert-Sacco – Johanna Esposito
 Helene Fleisig – Fran Fox – Patricia Goldberg – Julie Goldstein
 Kathleen Gyves – Georgene Harrison – Georgine Hartenfels
 Maryann Harvey – Nancy Keegan – Leslie Leber
 Lilianna Carolynea Llanos – Maureen Lomangino
 Janice Mazzari – Bridget McFadden – Andrea McLaughlin
 Susan Molinelli – Neil Moran – Salvatore Morici
 Kathie Novak – Robert Palleschi – Sharon Parker – John Pizzo
 Sue Rachell – Timothy Reedy – Leslie Rosen
 Shivani Devi Singh – Lucy Smorto – Barbara Spun
 Harshini Suresh – Sheldon Wald

TUTOR SPOTLIGHT: SHEILA

Sheila plays a special dual role for our organization. She works hard to help both adults and children learn to read. We wanted you to get to know this rare gem!

1. How did you get involved with Literacy Nassau?

A few years ago, my younger son was struggling to learn to read in school. So, I spent time learning about dyslexia and Orton Gillingham. I found Literacy Nassau by searching for OG tutors on Long Island. I was happy to learn about the programs run by LN, and signed up to volunteer.

2. Describe your most rewarding experiences as a BL tutor.

Helping my adult student learn to read has been particularly rewarding, because I recognize what a burden not knowing how to read has been on his life. I appreciate that he still remains determined and works hard, even though it's not easy. It's very rewarding watching him progress and gain confidence.

3. Tell us about your transition from adult tutoring to joining the OG training program and working with children.

Children have lots of energy, and often would rather be out playing than be at a tutoring lesson after school, especially when learning to read in school has been difficult for them. With adults, it's their own choice to show up to tutoring or not, but with kids it can take persuasion. I find it more challenging to plan the OG lessons, to balance exercises that are fun to keep them engaged and focused, while also getting the most instruction out of our limited time together. I want to ensure that, even if they don't realize it, their extra effort with me is worthwhile; it will ultimately enable them to be more successful and happy in school, and in life afterwards, knowing how to read.

4. What are some tutoring challenges you have faced?

A benefit of OG is that lessons are not scripted; they are customized for the individual needs of the student. But, one of my challenges has been the time it takes me to create each lesson, particularly being that there are so many great resources out there to refer to. I sometimes wind up going down a rabbit hole! I do realize, though, that I am already becoming more efficient, and will continue to improve as I gain experience in my practicum.

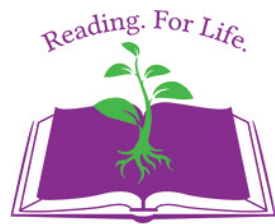
My background is not in teaching, so another challenge of mine is that I don't think I yet sound like a teacher; I've even been told I sound like a game-show host, but I hope it entertains my students!

5. What keeps you motivated to continue tutoring?

While nearly all people have the cognitive ability to learn to read, so many children are not receiving the instruction they need to learn to read proficiently in schools. Students should be learning phonics and phonemic awareness in K-2, according to the well-established science of reading, and New York State's updated English Language Arts (ELA) standards which became enforceable this year. Debunked strategies like three-cueing, guessing or skipping over words need to be replaced.

6. What advice would you give to a potential tutor?

I highly recommend volunteering as a BL tutor, and/or joining the next cohort of OG trainees! I hope that more and more people will get trained in OG and in the science of reading so more people are given the instruction they need to learn to read; to have a better chance of graduating, reaching their potential, and leading happy and productive lives.



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THANK YOU FOR YOUR SUPPORT :)



Happy Holidays!

Wishing you a wonderful holiday season and a Happy New Year!

Our office will be closed December 24th - January 2nd.
We will be back in the office on January 3rd.



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