

Mission:

To provide a nutritious daily meal to the hungry of the area, as well as to provide a safe and sheltered place for social gathering.



The Benton Harbor
Soup Kitchen

A NON-PROFIT ORGANIZATION • 269-925-8204 • Winter 2024 EDITION

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the Benton Harbor
Soup Kitchen.
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www.soupk.org**

Meet Board Member Mary Malesky



I'm happy to introduce myself as one of the newest members of The Benton Harbor Soup Kitchen board. Having fully retired from work about two years ago, I'm getting into the groove of retirement and learning how to still feel fulfilled and enjoy extra free time. I grew up in the Detroit area and moved to SW Michigan just over 30 years ago, and worked as an assistant prosecuting attorney in Berrien County for about 28 years before retiring. My passion was public service and I was always proud to serve the public in our community.

Helping people in our community continues to be one of my passions. As I have volunteered at the Soup Kitchen for the past several years, and have volunteered at the food pantry at St. Augustine of Canterbury in Benton Harbor, helping to feed people is important to me. I also attend and serve

on the Vestry at St. Paul's Episcopal Church in St. Joseph, where I'm involved with various outreach projects, including helping to distribute diapers, diaper cream and baby wipes to families in need in SW Michigan, at no cost to the families, through United Through Motherhood, a private donation and grant-funded organization. The American Red Cross, where I am a Disaster Action Team member in our area, also helps me give back to our community.

I like to stay active with my extra free time. I enjoy golfing, which I took up when I retired, walking on our beautiful beaches and trails, an occasional pickleball game, and training and taking agility classes with our 2-1/2-year-old chocolate lab. I'm also an avid life-long Detroit Tigers' fan! Hope to meet you and see you around the Soup Kitchen.



Just as you gather with your family and friends for the holidays, The Soup Kitchen

will be open to serve anyone needing a meal. We are here offering a free meal, a kind word, a warm place to rest, and a good cup of coffee every day of the year. Please accept the thanks of the hundreds of Soup Kitchen guests.

Following his family's tradition, Charlie Racine from the Grande Mere Inn will cook our Thanksgiving meal.



RMD + QCD = A Savings Secret

Making a qualified charitable distribution, or QCD, from an IRA to a qualifying charity is one way to lower your tax bill. ***This is an even more impactful than a direct tax-deductible contribution, because you don't get credit for a charitable donation if you don't itemize your deductions.***

Be sure to make a note of your QCD on your income tax return. Simply add the amount you donated to the total amount of IRA distributions you took. Were all of your distributions QCDs? If so, you can just indicate that the taxable amount is zero and enter "QCD."

So what is this alphabet soup all about? It's about saving money when the IRS requires you to take required minimum withdrawals, or RMDs. RMDs are the tax agency's way of getting its hands on the money that's been quietly growing tax-deferred in your Individual Retirement Account, as well as a number of workplace retirement accounts where your contributions are tax-free until you start taking money out. After you get to age 72, the tax man runs out of patience and demands that retirement savers start cashing in a certain percentage of their nest eggs to be taxed.

But it gets worse: Besides the normally expected tax hit, an RMD can push you into a higher tax bracket, meaning you pay them even more of what you withdraw. An RMD also can raise your taxable income to the point where your Social Security

benefits become subject to tax, and can raise your Medicare premiums, as well.

If you're feeling generous, however, there is one move you can make to keep your RMD from being taxed at all, as well as prevent the distribution from counting toward your total taxable income.

Using a QCD to Lower Your RMD Taxes

The one-word secret to saving money is ***Charity***. By using a qualified charitable distribution, or QCD, you can contribute up to \$100,000 to certain charities and pay 0% tax on your withdrawal. Besides avoiding income tax on your withdrawal, you also stretch your donations by giving pre-tax money to your charitable causes. And a QCD can help lower your future RMDs, which are reduced every year based on your life expectancy.

The QCD also allows taxpayers using the increased standard deduction to receive a charitable deduction even though they aren't itemizing. ***In fact, the QCD can be better than an itemized deduction because it can lower your adjusted gross income, which is a basis for other deductions and credits.***

The QCD maneuver is only available through IRAs and IRA-based retirement plans, such as SEP accounts and Simple IRAs where the owner is no longer making contributions. You can't make a contribution from a 401(k), 403(b) or other employer-sponsored retirement plans.

Because this is all handled by the IRS, there naturally are several limitations and requirements. Your QCD must come from taxable money in your IRA, which excludes any contributions from after-tax rollovers or nondeductible contributions. The contribution must be made directly to the charity from your account, and the money must go to an IRS-approved 501(c)(3) charity. Another tax wrinkle to pay attention to is that the IRS counts the first IRA distributions in a tax year towards your RMD, so you want to make your QCDs early in the year if you get IRA distributions on a quarterly or monthly schedule. ***If you've taken an RMD, you can't go back and claim it as a QCD or offset it with a QCD contribution. Only the directly contributed money counts.***

As always, discuss your QCD and RMD withdrawal plans with a tax professional.

The Benton Harbor Soup Kitchen is made possible by our volunteers, donors, and supporting organizations.

The Soup Kitchen is staffed by volunteer groups of all types. Most groups donate the food for their day at the Soup Kitchen. Volunteers contribute over \$450,000 worth of work every year.

Without all of you, we could not exist.

Serving Groups:

- 1st Source Bank
- Andrews Korean SDA Church
- Berrien Unitarian Universalist Fellowship
- Christ Lutheran Church
- Christian Reformed Church of St Joseph
- Coloma United Methodist Church
- EXP Realty Group
- Fairplain Presbyterian Church
- First Congregational Church, St. Joseph
- First Presbyterian Church, Benton Harbor
- Friends of Soup Kitchen
- Glendora Lutheran Church
- Hartford United Methodist
- Highland Avenue SDA Church
- Kiwanis of St Joseph and Benton Harbor
- Michigan State Police
- Moms With A Mission
- My Mother's Soup Kitchen
- Napier Parkview Baptist Church
- Pathway
- Pioneer Memorial Church
- Saron Lutheran Church
- Scottdale United Methodist Church
- Second Baptist Church
- St. Augustine of Canterbury Church
- St. Bernard's Parish
- St. John's Catholic Church
- St. Joseph Catholic Church, Saint Joseph
- St. Paul's Episcopal Church
- Stevensville United Methodist Church
- Storyline Church
- Trinity Lutheran Church, Berrien Springs
- Trinity Lutheran Church, St. Joseph
- Village SDA
- Woodland Shores Baptist Church
- Zion Evangelical UCC of Saint Joseph
- Zion United Church of Christ, Baroda

Other Volunteers:

- Christmas Day — Wallace Family and Friends
- Thanksgiving Day -- Grande Mere Inn
- Dozens of community service volunteers

Regular Donors:

- Benton Harbor Bee Company
- Benton Harbor KFC
- Falak Farms
- The Flour Shop
- Hillside Farm
- Martin's Supermarkets
- Memories of India
- Mike Deja (eggs)
- Panera Bread
- RB Miller Farms
- Silver Beach Pizza
- ThompTech Web & Computer Services
- The Livery
- Twin City Chicks
- Werner Kaiser (laundry and dish soap)
- Whirlpool Test Kitchen

Board of Directors

- Sharon Austin
- K.C. Gast, President and Secretary
- Pat Grauer
- Mary Malesky
- Rob Romano, Vice President
- Alex Schaeffer, Treasurer

SOUP BOWL

Bowling Tournament



GILLESPIE SOUP BOWL

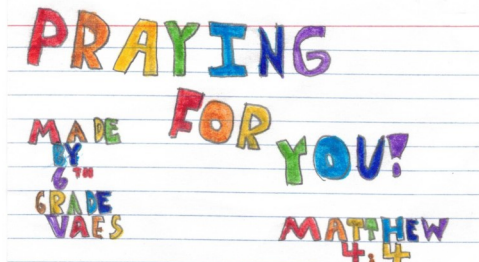
Sunday, March 23th, 2025

The great Gillespie Soup Bowl is loads of fun...even if you're not bowling. There are door prizes, auction items, a costume contest, and free pizza from our sponsor Silver Beach Pizza.

This is one of the area's most fun get-togethers, and all the proceeds stay here to feed the needy in our community.

Four-member teams play for only \$120.00 per team. There are prizes for 1st, 2nd, and 3rd place finishers. Doors open at noon and play starts promptly at 1:00. Online sign-up will begin on our website,

"I'd like to help, but what can I do?"



This week, we received many bags of dinner rolls from the 6th grade class at Village Adventist Elementary School. They made, bagged, and distributed over 600 dinner rolls to several organizations. The card above was attached to one of the bags of rolls that they donated.

We have volunteers who clean, elementary and middle school classes who have run food drives, and people who have problems walking to help stuff envelopes.

EUCHRE! Tourney
Sunday, February 2nd, 2025



All proceeds feed the hungry in our community. Featuring free Livery pizza and great prizes, we are offering the partner format. If you wish to play with a favorite partner, you may do so.

If you don't have a partner, we will find you one. You and your partner will move together from table to table. Door prizes will be announced in between games. Cash prizes for 1st, 2nd, and 3rd place teams are \$200, \$100, and \$50. Online sign-up will begin in January. Catch the link on Facebook or our website, www.soupk.org. Cost is \$40 per team member. Doors open at noon; play starts at 1:00. See you there!

Gifts to the SOUP KITCHEN are TAX DEDUCTIBLE

The Soup Kitchen is a non-profit, 501(c)(3) organization. Our mission is to feed a nutritious meal to the hungry. Donations to The Soup Kitchen are deductible to the full extent of the federal law. Please consult your tax advisor for further information on the tax benefits of your generous donation.

GIFTS of STOCK SHARES :

The Soup Kitchen can accept direct donation of stock shares. Please email m@soupk.org for more information.

The Soup Kitchen has attained Guidestar's Platinum Seal of Transparency, the highest level ranking.



SOUP KITCHEN PRESENTATIONS

We would be honored to present The Soup Kitchen story to your organization. Please call 925-8204 or email m@soupk.org to schedule.