



Serving the Children of the World

The Nugget

Golden K Kiwanis Club
Decatur, Illinois

Club Officers 2025-2026

President: Tom McQuiston **President Elect:** Dick Virgin **Vice President:** None

Secretary: Lynda Durnil *Asst. Secretary: Roberta Williams*

Treasurer: John Baird *Asst. Treasurer: Karen Sivils*

Directors:

Cheryl Boss, Joel Hawkinson, Pat Riley, Cathy Sebok, Kathy Thompson, Sally Williams

Past President: Harold Wilkinson

Regular Meeting each Wednesday at 9:30 A.M. at Salvation Army Reception Hall

January 14, 2026

God Bless America / Pledge of Allegiance / Kiwanis Pledge: Ron Black

Invocation: Pat Riley

Piano: Larry Wade

Mike Runners: Harold Dausman, Dan Sebok

Photographer: Joel Hawkinson

Program: Mark Avery introduced **Josh Chamblin, Financial Advisor, Chamblin Wealth Management**

Qualified Charitable Distributions & 2026 IRS rules

- One Big Beautiful Bill Act permits itemized cash charitable deductions up to **50% of AGI**; high-earner cap at **35% of AGI**; unused excess deductions carry forward up to **5 years**.

- Standard deduction increased to **\$16,100** (single) and **\$32,200** (married filing jointly) for the year; taxpayers aged **65+** receive an additional **\$6,000** bonus deduction for tax years **2025–2028**, raising totals to **\$22,100** (single) and **\$38,200** (married).
- Taxpayers who take the standard deduction may deduct cash gifts up to **\$1,000** (single) or **\$2,000** (married filing jointly) to qualified charities (typically **501(c)(3)**); retain receipts.
- Adjusted gross income (AGI) equals total income minus allowable adjustments; lowering AGI reduces federal tax, Medicare premiums, and taxable Social Security; common adjustments (educator expenses, HSA/IRA contributions, self-employed health insurance) often do not apply to many retirees.
- Qualified charitable distributions (QCDs) allow direct IRA→charity transfers excluded from income, reduce AGI, count toward required minimum distributions, bypass itemizer caps, and help mitigate the widow's tax penalty; stated limits: **\$111,000** per person per year (**\$222,000** married) and a one-time **\$55,000** allowance for lifetime income gifts; minimum age for QCDs stated as **seven and a half**.



Widow's penalty & mitigation

- Widow's tax penalty occurs when a surviving spouse files as single instead of married filing jointly and faces higher taxes on the same income.
- IRS grants a **two-year** reprieve if the surviving spouse provides **>50%** of a dependent's support during the year.
- The **22%** bracket applies to **\$100,801–\$211,400** for married filing jointly and to **\$50,401–\$105,700** for single filers.
- A person earning about **\$60,000** can move from the **12%** bracket when married to the **22%** bracket when single.
- Qualified charitable distributions lower taxable income and reduce the widow's tax penalty.

Illinois tax considerations & credits

- Illinois taxes start from federal adjusted gross income (AGI); lowering federal AGI reduces Illinois tax.
- No separate Illinois itemized deduction; allowed subtraction for certain contributions up to **\$10,000** (single) and **\$20,000** (joint).
- Illinois Gifts Tax Credit provides a **25%** credit for gifts to qualified community foundation endowments, subject to limits.
- Qualified charitable distributions (QCDs) qualify for the Illinois Gifts Tax Credit.
- Combine federal QCD benefits with the Illinois Gifts Tax Credit to obtain double benefits.

Health Report: Cathy Sebok – welcome back to Joyce Robinson

Attendance: Lynda Durnil

50 members 1 guest 1 speaker 52 Total

Dick Virgin – word of the week – pandiculate – to stretch upon waking, usually including yawning. Ron Black received a prize for his answer.

Announcements:

Cheryl Boss – There will be a breakfast at Franklin Grove on February 12. She'll need volunteers from 7:45-11:00. Sign up later.

Dan Sebok – Feb. 7, 7:30 pm, Winter Formal Dance (St. T. Key Club)

- Has 4 Charity Mania tickets left!

Kyle Anderson – June 12 is the golf outing. Start thinking about hole sponsors & silent auction.

Doris Mabry – spoke about property fraud alert. Sign up for free at PropertyFraudAlert.com or call Property Fraud Alert Hotline, 1-800-728-3858.

Susan Rayhill – Good Samaritan Inn is Jan. 27, 11-1. Sign up

- She has material to take home to work on trauma dolls. There will be a trauma doll workshop on Feb 17 at the Police Benevolent Hall.
- Careage House meal is Feb. 8 – sign up

Paula Luckenbill – took 171.2 lbs. of flip tabs (~193,113 tabs) to Ronald McDonald House in Springfield.

- Lid sorting workshop this Friday, Jan. 16, zoo, 9-noon. Possibly another workshop next week.
- She's going the 29th to pick up 2 benches

Dick Virgin – **we're going to ask all members to take part in an anonymous survey starting today until next Wednesday, Jan. 21.** The link is below. This is to get information about how you feel about the club. You will be able to click on a link to complete it. Help sessions will be held after next week's meeting with laptops for those who need assistance. This is a local survey, not from International. It only has 24 questions & you can go back while taking it to correct any answer (before you hit "submit"). **See more information below.**

Tom McQuiston – board meeting: Kyle Anderson has agreed to be the club advisor. Thank you, Kyle!

- We received a \$2,000 grant in honor of Dave & Janet Geibel
- Kite Day this year is April 18.

Key Club Updates:

St. Teresa Key Club: Planning a Winter Formal on Feb. 7th, 7:30 pm.

Dates to Remember:

1/16/26 Lids Workshop, zoo, 9-noon 1/27/26 Good Samaritan Inn

2/8/26 Careage House meal

2/12/26 Franklin Grove breakfast, 7:45-11:00am

2/17/26 Trauma Doll workshop, Police Benevolent Hall

Birthdays & Anniversaries: Kevin Cleary

Birthdays: Dave Johnson

Anniversaries: None

** Due to a directive from International we are not to publish personal information.

Bob Hope Quotes: Middle age, that's the time of your life when even your birthday suit needs pressing!

50-50 Drawing: Suzy Boehm did not draw the Queen of Hearts. The \$99 rolls over. Get your tickets!

Up Coming Programs:

1/21/26 Chris Ellis, Devon Joyner, Executive Director, Old King's Orchard Community Center

1/28/26 Leslie Risby & Ashley Grayned, Innovative Programs, Decatur School District

2/4/26 Lacie Elzy, City of Decatur

2/11/26 Jami Fawley, Decatur Arts Council

Ongoing Projects

- Collecting Food Coupons for the military - Cheryl Boss
- Collecting clean plastic caps & lids for school benches & tables - Paula Luckenbill
- Collecting pop tops for Ronald McDonald House, Springfield - Paula Luckenbill
- Turn in hours to Karen Sivils - itcpa96@gmail.com, estimate #children helped
- Kiwanis clothing - Roberta Williams
- Golden K board meetings - 2nd Monday each month, 1:00 pm, Central Christian Church
- Decatur Lakeside 9/11 Memorial Flagpole and Flowers

Wednesday Donations

1st – Food Bank

2nd – K.N.R.F.

3rd – School Support

4th - Trauma Dolls

5th – Scholarship Fund

Speaker ideas...if you have an idea for a Golden K speaker, please let John Baird or Mark Avery know.

Golden K Kiwanis Member Survey

Members of Golden K, the link to the member survey is below.

All information is anonymous and results will be shared with the Board and the club.

If you would like assistance in completing the survey, please communicate with Mark Avery at: illinixctf1978@gmail.com or call/text to 217-520-3752.

If you send him a message, make sure you include your name and the best way to get back to you.

<https://www.surveymonkey.com/r/BRN2HNF>

Story for today: Bob Lewis

Editor: Linda Thomas, lthomasxq@aol.com, 217-454-2605

Substitute Editors: Lynda Durnil & Roberta Williams

Click to view meeting

<https://www.youtube.com/@GoldenKKiwanisofDecatur>

Facebook:

<https://www.facebook.com/profile.php?id=100071723247020>