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A note from our Executive Director

Dear Friends.

This letter is going to be a bit out of the ordinary for our annual spring newsletter. Spring has sprung in spite of how our daily life has changed over the past few weeks. Flowers continue to burst forward, grass is turning green, the birds are singing and there is new birth all around us. However, our daily lives are not as normal as usual. Covid-19, for a time, has drastically changed the way we spend our days. Some of us have had to adapt to new daily routines. I know that most of you are at home trying to fill your days with meaning. Reading, cleaning, spending more meaningful time with your families just to name a few, and some of you are volunteering to help those who, at this time, are struggling.

We are so appreciative of those who are on the front lines in this battle against this enemy of our country (and the world). We give them a huge salute and our utmost respect!

I would like to take this time to tell you about some of our very own hometown heroes. Their names are Scott Blair, Terry Evans, Ron Gracilla, Tony Kropp, Mimi Prada, Tim Slagle and Sarah Worthington! I couldn't be any prouder of my team than I am right now. I can't convey to you the amount of work that has been done here – above and beyond any job description! We have been in overdrive since December 3rd when our Warehouse Manager broke his ankle the very day that the turkeys arrived for Christmas distribution. We have all had to take on extra responsibilities to keep the CFWMC open and operating as normal – that includes warehouse duties! I don't think we missed a beat! We had to adapt to some changes to which our agencies gladly and eagerly responded. We had to enlist the help of our very own Board of Directors and the Steelworkers Union to assume some of the heavy lifting that is required to fill orders. To them, we are very thankful!

Currently we are in emergency mode to accommodate for the times we are facing as we are considered a life sustaining entity. We have had to ramp up precautionary procedures as instructed by the CDC, causing extra work and a shortage of our regular volunteers (many are at the vulnerable age or health status). Again, staff has stepped up to the plate – all are in physical labor mode as well as their regular work duties. All our programs are still in place! Our seniors, children and those receiving food from our pantries are still receiving food! A huge shout out to the school districts who are continuing to provide meals to their students. The Backpack Program is ongoing, providing meals for the weekend. ALL of our food distribution agencies are offering curb-side service while soup kitchens, offering take-outs, are up and running as of this date. Healthy, able bodied volunteers are critical to us right now. Last week we witnessed a group (not more than 10 together!) of volunteers who willingly gave their time to pack food boxes for those who are out of work because of social distancing. They accomplished in two hours, what it would have taken us all day to finish! Thank you for a job well done! We are still in need of volunteers to continue to pack food boxes. Again, we are limited to the number gathered at one time. If you can help us, please call or send us a message. Regular packing must continue! Regular cleaning/sanitizing is critical as well!

My friends, the CFWMC staff and Board of Directors are committed to remaining open to serve not only our normal clients but also those who are recently out of work! My plea to everyone – and this is of the utmost importance! – don't hoard food and supplies! The grocery stores are still open, we still have electric, gas and water, and our supplies have not been wiped out (except for TP!) yet! It is important to remain calm and let those who are still working do their jobs efficiently and adequately. Hoarding food and other paper/cleaning products causes panic, fear and anxiety! Those things will naturally flow through the food supply chain if we remain calm and level – headed. Please keep us in your prayers! We are working as much as possible trying to balance work time with down/rest time. The health and well being of our staff is vital to our work! Any help – time and funds – is needed at this time! Our spring campaign is about to begin and we are asking you to prayerfully consider donating!

Please follow all necessary precautions as provided by the CDC, our federal, state and local health officials. Social

distancing is working!!! Together we can come through this strong and HEALTHY!

Be at peace and WASH YOUR HANDS!

Air hugs to all! Lori Weston Executive Director



How We Are Responding to the COVID-19

Pandemic

The Community Food Warehouse of Mercer County wants our county residents to know that along with its sister Pennsylvania food banks, we are still operational, doing our very best to continue the normal (consistent) flow of food to our partner agencies. This means that at this time our pantries are remaining open to serve their clients howbeit they are changing their distribution procedures to practice social distancing for the health and well-being of their clients as well as their staff and volunteers. Any pantries that previously provided food by a "choice" system, meaning clients could basically shop for their supplemental food, will now be distributing boxed food and either using a drive-thru method or allowing only one person at a time to pick up their food at the door.

Each of our member agencies have been given the recommendations and instructions (from the Centers for Disease Control [CDC] and the PA Department of Health [DOH]) on how to take preventive steps to reduce the risk of getting and spreading the virus. These steps include, among others, the following:

- Social distancing
- More frequent handwashing
- Sanitizing of frequently touched surfaces
- Assuring that any staff or volunteer that is feeling ill to stay home

At the food bank level, we are practicing the same precautionary steps over and above our normal rigorous food safety procedures. We are a small staff of 7 and we are working hard and long to keep operations running as consistently as possible. Volunteers are still being utilized (as it would be very difficult to continue to maintain our response without them!), however we are limiting the number of volunteers at one time for a particular task.

We are consulting with each school district to discuss plans/procedures to continue providing weekend meals to children through our Backpack Program. If you have questions about your school's Backpack distribution, please contact your school's district office.

Our Senior Food Box Program will continue as usual at this time, taking every precaution to keep the most vulnerable population safe.

Please know that this crisis will most likely cause financial instability for our residents who do not use the charitable food system, but who may need to turn to the food bank for help as they are not able to work. WE ARE HERE TO HELP! Please do not suffer in silence; reach out to us.

Finally, now more than ever, if you are able to help with your financial contributions, it would be the best way to support our critical work at this time. With a monetary gift we are able to have stronger buying power, as we buy in bulk, and can make your dollar stretch farther. Please consider donating today so that we can maintain our current service of providing food to our neighbors in need and to those who may be seeking food assistance who now find themselves in need due to this crisis.

Spring Campaign

Starve Hunger ~ Feed Hope

PLEASE CONSIDER A GENEROUS MONETARY DONATION TODAY!

AS THE CFW LAUNCHES ITS ANNUAL SPRING CAMPAIGN WITH THIS MAILING, WE ARE MOVED TO INCLUDE THE IMMEDIATE NEED FOR FUNDS DURING THIS COVID-19 PANDEMIC CRISIS ALSO.

FUNDS ARE NEEDED NOW IN RESPONSE TO THE MANY FOLKS WHO CANNOT GO TO THEIR JOBS DUE TO THE SHUTDOWN OF NON-ESSENTIAL BUSINESSES, AND FOR VULNERABLE POPULATIONS WHO ARE IN NEED OF EMERGENCY FOOD ASSISTANCE FROM THE CHARITABLE FOOD SYSTEM.

FUNDS WILL ALSO BE NEEDED AS WE CLIMB OUT OF THIS CRISIS AND RETURN TO NORMAL SUPPLEMENTAL FOOD DISTRIBUTION.



109 S. Sharpsville Ave., Suite A Sharon, PA 16146 Phone 724-981-0353 Fax 724-981-7949 www.foodwarehouse.org



Please Donate Today!

www.foodwarehouse.org/donate

Volunteer Spotlight: Receptionists

Donna Baldwin and Jean Fetsko are recent additions to the CFWMC volunteer team! They are a big help to us!



How long have you been volunteering at the CFW? Six months

Why do you choose to volunteer your time with the Community Food Warehouse?

I am a friend of Lori and Mimi and have always admired what they do for our community.

How has volunteering impacted your life?

I feel I have benefited more than I've helped. I am amazed by the number of people that the Community Food Warehouse helps on a daily basis.

Do you feel that volunteering is important? Why?

I feel it is important to give back to our community. Most charity organizations couldn't survive without the aid of volunteers.

Tell us a fun fact about you!

I'm actually kind of a thrill-seeker. I've en joyed hot air ballooning and love to zip line. I'd love to zipline over Niagara Falls someday. Hove being outdoors in the sunshine!

How long have you been volunteering at the CFW? Just a little under a year.

Why do you choose to volunteer your time with the Community Food Warehouse?

I always heard about the good that the Warehouse and its staff provide to the community and I thought it would be a good way to help and to give back to those less fornuate.

How has volunteering impacted your life?

I never realized how little some of our senior citizens have to live on. I am amazed at how they survive. Without the food distributions I don't know how they would make it through these tough times. The CFWMC also provides for our military, to whom we all owe a debt of gratitude.



Jean Fetsko

Do you feel that volunteering is important? Why?

Absolutely! We can stop being couch potatoes and put down our phones and do something for someone else. Who knows, someday we may be less fornunate and need help.

Tell us a fun fact about you!

llove to cook and bake and tend to my flowers in the summer. My grandchildren are my life and I en joy attending their swim meets and other activities.

Charitable Remainder Trusts and the SECURE Act

The "SECURE Act" was passed in late December 2019 with most of its provisions effective January 1, 2020. Its most highly publicized provision changed the options available for non-spouse beneficiaries to take distributions from an inherited IRA or inherited retirement plan (401k, 403b, etc.).

Old Options - Pre Secure Act

In general, a person inheriting a traditional IRA from a non-spouse had the options of 1.Continuing to receive Required Minimum Distributions (RMDs) over the statistical life expectancy of the deceased person, or

2. Taking RMDs over their own (longer) statistical life expectancy. This was commonly known as a "Stretch IRA."

Parents and grandparents took comfort that these "Stretch IRAs" would provide funds to their children and grandchildren for many years so they named them as beneficiaries on their accounts, which was a requirement to make the stretch provision work.

New Secure Act Rule

All IRAs and retirement accounts inherited by a non-spouse of the deceased person must be fully distributed to the beneficiary by the end of the tenth year after death. This includes Roth IRAs, even though the distributions from Roth IRAs will not be taxable to the beneficiary. This change brings challenges to the lifetime distribution strategy for heirs... but all is not lost. One strategy that may work for charitable-minded donors is a Charitable Remainder Trust.

Charitable Remainder Trust

This type of charitable trust makes an annuity payment to you or anyone you name (your children, grandchildren, etc.) for a specified period, which could be for the rest of your life or the lives of your heirs. It then pays any remaining principal directly to a charity (or charities) named by you.

If you name your Charitable Remainder Trust (CRT) as the beneficiary of your IRA or retirement plan you can have it paid out over a longer period than the new 10-year rule. Although distributions of CRT income to non-charitable beneficiaries (children or grandchildren) will still be taxable to the beneficiary receiving the distributions (same as regular IRA distributions), they will be spread out over more years, so your heirs may be able to take advantage of the lower brackets each year. At the end of the CRT term, all remaining funds go to the charity named as remainder beneficiary.

CRTs do have certain strict rules and challenges. At least 10% of the actuarial value of the CRT must go to charity at the end and at least 5% must be paid each year to the non-charitable beneficiary. There is also annual trust administration with a CRT, as it requires annual tax returns and other compliance... so don't try this at home. A qualified estate planning attorney can help you set up a Charitable Remainder Trust and our local Community Foundation of Western PA and Eastern Ohio can help administer the trust for the benefit of your heirs and the charity.

~A word from Gary Dalessandro, CPA/PFS, CFP®

Agency Spotlight: Sts. Peter & Paul Evangelical Lutheran Church

Which services do you currently provide to your clients? We provide food distribution twice a month.

How many families do you serve a month, on average?

We serve 27-28 families a month.

How many volunteers does it take to run your pantry?

Four members of our church volunteer to run the pantry.

Have you had a particularly profound moment with a client or volunteer?

Some people have no food at all and come to us with tears in their eyes. We will help anyone with emergency food and then get them registered at our pantry.









Pictured left to right: Bob Sulek loading a car; the front of the church; Barry Nelson and John Dyll loading up a box; a pantry shelf

What are your agency's goals for the future?

We'd like to expand into the preschool and set up distribution there, which would allow clients to "shop" for what they like and prefer instead of picking out the food for them.

How has being a member agency of the CFW helped you to provide better service to your clients?

We get to see all the food that is available which allows us to bring in more food to our pantry.

What does being a volunteer at the CFWMC mean to you?

It makes me feel good inside to know that I'm doing something for needy people.

Is there anything you would like to share about your agency that people may not know?

Our congregation is very kind. They give donations every month.

Sts. Peter & Paul Evangelical Lutheran Church is located at 699
Stambaugh Ave. in Sharon and is open the second and last Thursday
of the month, from 9:00am-10:00am.