

Highland County Humane Society  
P.O. Box 471  
Hillsboro, OH 45133



Fall / Winter 2023



I want to help animals in need through the Highland Humane Society

Here is my tax-deductible donation in the amount of (circle one):

**\$25**   **\$50**   **\$100**   **\$250**   **\$500**   **\$1000**   **Other** \_\_\_\_\_

Enclosed is my check for \$\_\_\_\_\_ (Payable to Highland County Humane Society)



Please charge my credit card for the amount of \$\_\_\_\_\_ VISA   MASTERCARD   DISCOVER   AMEX

Card number: \_\_\_\_\_ Expiration date: \_\_\_\_\_ 3 digit verification code: \_\_\_\_\_

Name as it appears on card: \_\_\_\_\_ Signature: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

Email: \_\_\_\_\_ Phone: \_\_\_\_\_

This gift is made in honor of: \_\_\_\_\_ Or in memory of: \_\_\_\_\_

*Highland Humane Society*  
**FALL/WINTER SHELTER NEWS**





## IN THIS ISSUE

About Highland Humane Society

Taking Care of Your Pet - What You Need to Know

Success Story

Donations & Your IRA - How To Lessen Your Tax Burden

New Facility Building Updates - How Can You Help?

Dear Fellow Animal Lovers,

My name is Richelle Fair and I want to thank you and members of our community for your continued support of the Highland Humane Society. Whether adopting, fostering, sharing our social media posts, telling a friend or family member about us, assisting us in our spay/neuter efforts, volunteering, donating supplies or even saying hello as we see you at community events, we couldn't do this without YOU. Your support keeps our facility running smoothly, helps animals find homes quickly, and I want you to know how appreciated you are! I hope you will enjoy our first issue of Highland Humane Society Shelter News!

*Richelle Fair*  
Executive Director

# NEW FACILITY PLANNED FOR SUMMER 2024

In June of 2023 the Highland Humane Society purchased a new facility south of New Market Ohio in Highland County. The facility will still house adoptable cats and dogs as we do now, but will offer ample parking for customers, meet and greet rooms, large open area for events and educational classes, 8+ acres of land and pond. This is going to be a shelter that doesn't feel like your average shelter. Highland Humane Society strives to be a peaceful temporary home for adoptable cats and dogs.

In August of 2023 HHS awarded a contract to TC Architects of Akron Ohio for its services to draft the current facility, and assist in drafting future plans with submittal to the State of Ohio for permits.

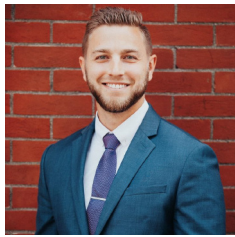
TC Architects was chosen for their extensive portfolio in building animal sanctuary's, zoos, veterinary hospitals, and animal shelters. Once approved by the State of Ohio, a general contractor will be chosen and renovations can officially begin!

If you would like to donate directly to our building fund please send check payable to Highland Humane Society to PO BOX 471 Hillsboro OH 45133 (please note building fund in the memo) In the future, we will also have memorial bricks available for purchase as well as personal and business level sponsorships.

We hope to complete renovations by Summer of 2024







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## Charitable Contributions from IRAs

Did you know that, if you are at least 70½ years old, you can make tax-free charitable donations directly from your IRA? By making what's called a qualified charitable distribution (QCD), you can benefit your favorite charity while excluding up to \$100,000 annually from gross income. These gifts, also known as "charitable IRA rollovers," would otherwise be taxable IRA distributions.<sup>1</sup>

### How QCDs work

In order to make a QCD, you simply instruct your IRA trustee to make a distribution directly from your IRA (other than SEP and SIMPLE IRAs) to a qualified charity. The distribution must be one that would otherwise be taxable to you. You can exclude up to \$100,000 of QCDs from your gross income each year. And if you file a joint return, your spouse (if 70½ or older) can exclude an additional \$100,000 of QCDs. Note: You don't get to deduct QCDs as a charitable contribution on your federal income tax return — that would be double-dipping.

QCDs count toward satisfying any required minimum distributions (RMDs) that you would otherwise have to receive from your IRA, just as if you had received an actual distribution from the plan. However, distributions that you actually receive from your IRA (including RMDs) and subsequently transfer to a charity cannot qualify as QCDs.

**Example:** Assume that your RMD for 2023, which you're required to take no later than December 31, 2023, is \$25,000. You receive a \$5,000 cash distribution from your IRA in February 2023, which you then contribute to Charity A. In June 2023, you also make a \$15,000 QCD to Charity A. You must include the \$5,000 cash distribution in your 2023 gross income (but you may be entitled to a charitable deduction if you itemize your deductions). You exclude the \$15,000 of QCDs from your 2023 gross income. Your \$5,000 cash distribution plus your \$15,000 QCD satisfy \$20,000 of your \$25,000 RMD for 2023. You'll need to withdraw another \$5,000 no later than December 31, 2023, to avoid a penalty.

**Example:** Assume you turn 72 in 2023. You must take your first RMD (for 2023) no later than April 1, 2024. You must take your second RMD (for 2024) no later than December 31, 2024. Assume each RMD is \$25,000. You don't take any cash distributions from your IRA in 2023 or 2024. On March 31, 2024, you make a \$25,000 QCD to Charity B. Because the QCD is made prior to April 1, it satisfies your \$25,000 RMD for 2023. On December 31, 2024, you make a \$75,000 QCD to Charity C. Because the QCD is made by December 31, it satisfies your \$25,000 RMD for 2024. You can exclude the \$100,000 of QCDs from your 2024 gross income.

As indicated earlier, a QCD must be an otherwise taxable distribution from your IRA. If you've made nondeductible contributions, then normally each distribution carries with it a pro-rata amount of taxable and nontaxable dollars. However, a special rule applies to QCDs — the pro-rata rule is ignored and your taxable dollars are treated as distributed first.

**Example:** Assume you have a single traditional IRA with a current value of \$100,000, which includes \$10,000 of nondeductible contributions. Therefore, you have a taxable balance of \$90,000 and a nontaxable balance of \$10,000. If you were to make a \$5,000 withdrawal from your IRA, nine-tenths (\$10,000/100,000) of your distribution, or \$4,500, would be taxable and one-tenth (\$10,000/100,000), or \$500, would be nontaxable. However, if you make a \$5,000 QCD, the entire \$5,000 amount will be considered to come from your \$90,000 taxable balance.

If you have multiple IRAs, they are aggregated when calculating the taxable and nontaxable portion of a distribution from any one IRA.

**Example:** Assume you have two traditional IRAs. IRA One has a value of \$50,000 and does not include any nondeductible contributions. IRA Two also has a \$50,000 value but includes \$10,000 of nondeductible contributions. For tax purposes, you are treated as owning a single traditional IRA with a value of

\$100,000 and a nontaxable balance of \$10,000. If you were to make a withdrawal of \$50,000 from IRA Two, nine-tenths (\$10,000/100,000) of your distribution, or \$45,000, would be taxable and one-tenth (\$10,000/100,000), or \$5,000, would be nontaxable. However, if you make a \$5,000 QCD from IRA Two, the entire \$5,000 amount will be considered to come from your \$90,000 taxable balance.

**Caution:** RMDs are calculated separately for each traditional IRA you own, but may be taken from any of your IRAs.

**Caution:** If you plan to offset your RMD with a QCD, the transactions must be done in conjunction with one another. You cannot take an RMD and retroactively use those dollars to make a QCD. That would run afoul of the "first-dollars-out rule," which states that the first dollars taken from your IRA will satisfy any required RMD.

**Caution:** Your QCD cannot be made to a private foundation, donor-advised fund, or supporting organization [as described in IRC Section 509(a)(3)]. Beginning in 2023, you will be able to make a one-time QCD of up to \$50,000 to a charitable remainder annuity trust, charitable remainder unitrust, or charitable gift annuity.

### Why are QCDs important?

Without this special rule, taking a distribution from your IRA and donating the proceeds to a charity would be a bit more cumbersome and possibly more expensive. You would request a distribution from the IRA and then make the contribution to the charity yourself. You'd include the distribution in gross income and then take a corresponding income tax deduction for the charitable contribution. But due to IRS limits, the additional tax from the distribution may be more than the charitable deduction. And due to much higher standard deduction amounts ushered in by the Tax Cuts and Jobs Act passed in 2017, itemizing deductions may be even less beneficial than prior to 2018, rendering QCDs even more potentially appealing.

### Can I name a charity as beneficiary of my IRA?

Yes, you can name a charity as beneficiary of your IRA, but be sure to understand the advantages and disadvantages.

Generally, a spouse, child, or other individual you designate as beneficiary of a traditional IRA must pay federal income tax on any distribution received from the IRA after your death. By contrast, if you name a charity as beneficiary, the charity will not have to pay any income tax on distributions from the IRA after your death (provided that the charity qualifies as a tax-exempt charitable organization under federal law) a significant tax advantage.

After your death, distributions of your assets to a charity generally qualify for an estate tax charitable deduction. In other words, if a charity is your sole IRA beneficiary, the full value of your IRA will be deducted from your taxable estate for purposes of determining the federal estate tax (if any) that may be due. This can also be a significant advantage if you expect the value of your taxable estate to be at or above the federal estate tax exclusion amount (\$12,920,000 for 2023).

Of course, there are also nontax implications. If you name a charity as sole beneficiary of your IRA, your family members and other loved ones will obviously not receive any benefit from those IRA assets when you die. If you would like to leave some of your asset to your loved ones and some assets to charity, consider leaving your taxable retirement funds to charity and other assets to your loved ones. This may offer the most tax-efficient solution, because the charity will not have to pay any tax on the retirement funds.

If retirement funds are a major portion of your assets, another option to consider is a charitable remainder trust (CRT). A CRT can be structured to receive the funds free of income tax at your death and then pay (taxable) lifetime income to individuals of your choice. When those individuals die, the remaining trust asset pass to the charity. Finally, another option is to name the charity and one or more individuals as co-beneficiaries. (Note: There are fees and expenses associated with the creation of trusts.)

The legal and tax issues discussed here can be complex. Be sure to consult an estate planning attorney for further guidance.

<sup>1</sup> If you make deductible contributions to an IRA for the year you reach age 70½ or beyond, this could reduce the allowable amount of your QCD.

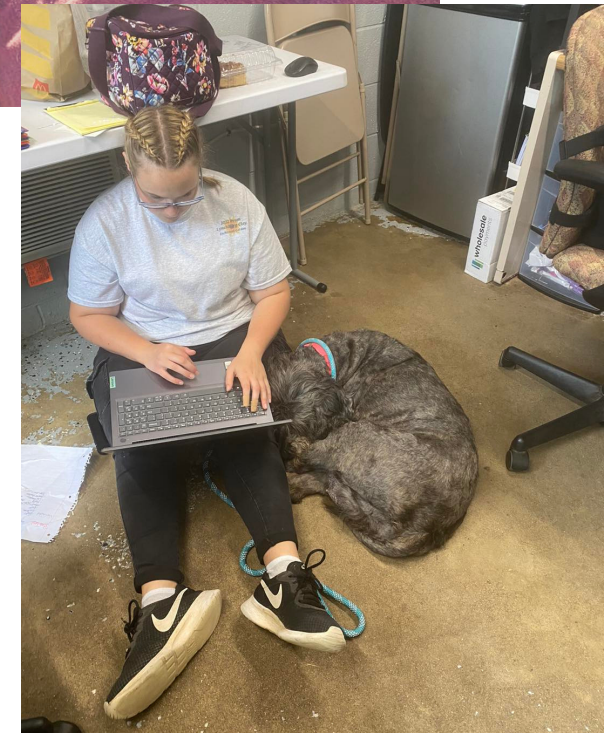


*The Pension Protection Act of 2006 first allowed taxpayers age 70½ and older to make tax-free charitable donations directly from their IRAs. The law was originally scheduled to expire in 2007, but was extended periodically through 2014 by subsequent legislation and finally made permanent by the Protecting Americans from Tax Hikes (PATH) Act of 2015.*



Shelter Employees Saving Abandoned Community Cats (pictured left)

Working On the Floor With A Stressed Dog to Make Her Feel Better (pictured below)



# ABOUT HIGHLAND HUMANE SOCIETY

The Highland Humane Society is a non-profit 501(c)3 animal shelter that provides a safe haven for dogs and cats while they transition from their past lives to their future forever homes. The Highland Humane Society offers several options for low cost spay/neuter and provides managed intake of cats and dogs in Highland County and surrounding communities when space permits.

The shelter is a private organization originally founded in 1969. It is managed by a full-time staff and dedicated Board of Directors. Please contact us if you have any questions or need assistance by email at [highcohumanesociety@gmail.com](mailto:highcohumanesociety@gmail.com) or call 937-393-2110 during business hours.

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# TAKING CARE OF YOUR PET: WHAT YOU NEED TO KNOW

By Richelle Fair - HHS Executive Director

## ➔ Vaccinations

Taking care of our beloved pets starts from the day we get them. Many of us adopt our cats and dogs as young puppies and kittens. As babies they do not have the immunity they need to be protected from the many diseases out there that could take our new furry friends from us. Young kittens and puppies need at least 3 vaccines to build their immunity up that first year and keep them safe. Typically vaccinations should be started at approximately six to eight weeks of age. Yearly boosters after that are important to continue to keep these deadly diseases at bay. Around 3-4 months old a rabies vaccine is also a must in keeping our pets safe.

Sadly, many people do not get their pets vaccinated and this leaves their pet very vulnerable to diseases that could take their life or leave them permanently changed for the rest of their life.

Distemper and parvo are the biggest threats to our pets when they go unvaccinated. In cats, parvo is called panleukopenia. These diseases are not visible to the naked eye and can be spread to your animals in many ways without you ever knowing.

Rabies is the next biggest disease we want to protect our pets from. While rabies is less common anymore, because of the increase in vaccinations for it, you still should take all precautions you can. You never know when this disease could rear its ugly head from a local wildlife animal or critter.

## ➔ Spay & Neuter

Another basic vet care procedure that can have great health benefits, and an added bonus as well, is getting your pet spayed or neutered. By spaying and neutering your animals it can have great health benefits like avoiding your females getting pyometra (infection in the uterus) and breast cancer or your males from getting an enlarged prostate gland or testicular cancer.

Another added bonus to having your animal spayed or neutered, is that it can help keep a lot of behavior issues at bay. Neutered cats and dogs focus their attention on their human families. They are less likely to run off. Unneutered dogs and cats may mark their territory by spraying strong-smelling urine all over the house. Unspayed dogs and cats will often bleed during heat cycles and can cause them to go wandering off property. Many aggression problems can be avoided by early neutering. Spaying or neutering will NOT make your pet fat nor do you need to wait for their first heat cycle to complete the surgery. Research as has shown the majority of animals that end up in shelters are unaltered.

For our clinics, animals must be at least 8 weeks of age and weigh two pounds in order to qualify for a spay or neuter surgery.

## ➔ Getting Help

If you, or someone you know, could use help in getting your pets up to date on their vaccines and/or help getting your pets spayed or neutered, please reach out to us at the Humane Society and ask about the many programs we offer the community that can help with these situations.

Phone: 937-393-2110  
Email: [highcohumanesociety@gmail.com](mailto:highcohumanesociety@gmail.com)



**"BASIC VET CARE FOR OUR PETS PROVIDES BIG ADVANTAGES IN KEEPING THEM SAFE AND KEEPS THEM WITH US FOR YEARS TO COME." - RICHELLE FAIR**



# SUCCESS STORY



Meet ARLO

Arlo was one of three dogs the Highland Humane Society helped when nobody else could. Arlo and two of his friends were left in a crate in the middle of the woods in a neighboring county. They were found starved and in horrible condition. Thankfully an ATV rider heard their cries and they were able to bring them to us. Arlo is now a bit of a mascot. He frequents our shelter and assists our Executive Director at events too! He may be small, but he is full of personality!