Most cash donations made to charity qualify for the deduction. Cash donations may also count toward the taxpayer’s required minimum distribution. It is important to note that a qualifying deduction is a distribution, up to $100,000, directly from their IRA, other than a SEP or SIMPLE IRA, to a qualified charitable organization. It’s generally a contribution, up to $5,000, to a supporting organization to help a qualifying charitable organization. Cash contributions that are not tax-deductible include those:

- Donors can use it to confirm an organization is tax-exempt and eligible to receive tax-deductible charitable contributions.
- User can find out if an organization had its tax-exempt status revoked. A common reason for revocation is when an organization does not file its Form 990 series return for three consecutive years.
- TEOS does not list certain organizations that may be eligible to receive tax-deductible donations, including churches, organizations in a group ruling, and governmental entities.
- Organizations are listed under the legal name or a “doing business as” name on file with the IRS. No separate listing of common or popular names is searchable.

Taxpayers can also use the interactive tax assistant, Can I Deduct my Charitable Contributions?, to help them determine whether a charitable contribution is deductible. As a reminder, taxpayers should get a written acknowledgment for any charitable contributions of $250 or more.

**Expanded Tax Benefits in 2021**

Tax law now permits taxpayers to claim a limited deduction on their 2021 federal income tax returns for cash contributions they made to certain qualifying charitable organizations even if they don’t itemize their deductions. Taxpayers, including married individuals filing separate returns, can claim a deduction of up to $300 for cash contributions to qualifying charities during 2021. The maximum deduction is $600 for married individuals filing joint returns.

**Qualified Charitable Distributions**

Taxpayers ages 70 1/2 or older can make a qualified charitable distribution, up to $100,000, directly from their IRA, other than a SEP or SIMPLE IRA, to a qualified charitable organization. It’s generally a non-taxable distribution made by the IRA trustee directly to a charitable organization. It is important to note that a qualifying distribution may also count toward the taxpayer’s required minimum distribution requirement for the year. Please call for more information.

**Cash Donations**

Most cash donations made to charity qualify for the deduction. Cash contributions include those made by check, credit card, or debit card, as well as unreimbursed out-of-pocket expenses in connection with volunteer services to a qualifying charitable organization. Cash contributions don’t include the value of volunteer services, securities, household items, or other property.

There are some exceptions (they also apply to taxpayers who itemize their deductions), however. Cash contributions that are not tax-deductible include those:

- Made to a supporting organization
- Intended to help establish or maintain a donor-advised fund
- Carried forward from prior years
- Made to most private foundations
- Made to charitable remainder trusts

Questions about charitable giving this year? Don’t hesitate to contact the office.
A different question will be answered by each expert each month.

**Q.** Interested in participating on the “Ask A Professional” page?

**A.** Call the Lewiston Tribune for details

(208) 848-2200

**OPTOMETRIST**

December is Safe Toys and Celebrations Month

Roughly 1 in 10 children's eye injuries that end up in the ER are caused by toys. In support of Safe Toys and Celebrations Month this December, the American Academy of Ophthalmology advises parents to be cautious when choosing holiday gifts for young people and recommends avoiding those that launch projectiles, such as crossbows and BB guns. The Academy also offers tips on how to safely open champagne to keep New Year’s celebrations from turning tragic.

**Q.** Can physical therapy help with osteopenia or osteoporosis?

**A.** Levi Frasier, PT

Osteopenia is defined as bone loss and may occur at any age. It is important to exercise throughout life and it is especially important to exercise to maintain healthy bones if you have been diagnosed with low bone mass. Physical therapists can develop a program to slow or halt bone loss with prescribed exercise, modifying risk factors therapists can develop a program to slow or halt bone loss with prescribed exercise, modifying risk factors

**REAL ESTATE**

What are the current real estate industry challenges?

**Q.**

**A.** Cindy Perttu

COVID-19 has certainly impacted our industry. A lot of sellers are afraid of covid, and have restrictions on showing. As a seller, the prices are high so you will likely get "top dollar" for your home, which is good for you unless you need to buy another house. Inventory is low and prices are high, but interest rates are low, so you qualify for more. As a buyer, it is frustrating because you have made very good offers and you need to keep looking because someone else had a better offer, either in price or terms. The lack of inventory plays a major part in the challenges. Fortunately, the interest rates are low and buyers can qualify for more than previously, but with the inventory being low, and demand being high, it can be very challenging. As a real estate professional, our biggest challenges are the shortage of inventory and showing property amid Covid-19 protocols. For your real estate questions, please feel free to call, text, or email me.

**LAWN & GARDEN**

December yard work?

**Q.**

**A.** Angela Rudy

We have had plenty of moisture the past month. Not enough to get us out of drought conditions, but it’s a start.

December yard work can still be done before the snow flies. First order is having great footwear. CHS Primeland has Muck and Grub waterproof and weatherproof boots at all three stores on sale. Warm, comfortable and log lasting.

You can still plant some trees if the soil is not too wet or frozen. Bare root trees and perennial shrubbery preferably. You can also take some of your strawberries and divide them and mix and match them now before the ground freezes. Rhubarb can be thinned and divided as well. Spring cobbler with both is not far away!

Leaves are still hanging on in some trees. Keep raking them up. CHS Primeland has a great selection of metal and plastic rakes on hand. Turn your compost pile. We have spades and shovels too! You can mow once more and add that material to your compost pile. Don’t mow too low however.

Mice, voles and moles can cause damage all year, but they are very busy right now. Looking for grubs, skirting new and old trees. We have a variety of baits and traps, lethal and friendly to take care of the little varmints. Start planning for spring planting. Pick seeds for veggies and flowers out. Order catalogs, place seed orders. Make a map of your garden space and lay out what you will plant where in spring.

CHS Primeland. We are more than a farm store. Stop in and see all we have to offer to you. In Lewiston, Craigmont and Grangeville.