



March 2020

Barcroft News

Vol 117, Issue 7

Tax Changes That May Affect You

By Wesley Stien

Eleven days before the end of 2019, a significant law was passed that affects how we save for retirement, take out money in retirement, and pass on our assets to our loved ones, among other things. The law is commonly called the SECURE Act. Those changes were effective on January 1 though many taxpayers are likely still unaware of them.

Here are some of the most prominent changes and how they may affect you.

Change #1: Minimum Distribution Age for Retirement Accounts

Previously, when someone reached age 70½, they were required to begin withdrawing money from their retirement accounts. These are commonly called “RMDs.”

The SECURE Act changed the minimum distribution age to 72. Practically, this buys you one or two years of tax-deferred savings depending which half of the calendar you were born in.

If you turn 70½ this year, you may receive a notice from your custodian that says you are required to withdraw money from your retirement accounts. This notice is most likely wrong, but you should confirm. This change not only affects when you start to take money but could also impact the optimal age to start Social Security benefits.

Change #2: RMDs from Inherited Retirement Accounts

If you inherit a retirement account,

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Next Community Meeting

Thursday, March 5, 7:30, Barcroft Community House

Topic: To Be Announced



Barcroft News

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Next Deadline: March 15, 2020

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President's Message

By Gary Mason

Composing this column in mid-February was accompanied by a reminder that winter is still with us with overnight temperatures dipping into the 20s (sometimes enhanced by wind chill) and days only into the 30s. It has been just cold enough for the rain-soaked surface of leaf mulch pile just delivered by the County on our driveway to freeze solid despite the internal heat it generates. But at least – knock on wood – we have not experienced the types of severe winter weather seen other parts of the country. However, spring may not be far away as the first flock of American robins returned to our street on February 9 (about 10 days earlier than most years).

The February monthly meeting hosted two presentations likely of interest to many Barcroft residents in the coming weeks and months. The first dealt with the upcoming 2020 U.S. Census scheduled for April 1, 2020. Most residents will provide their census information online this time. Watch for several U.S. Census Bureau mailings to your address; one of these will include a unique key code for your household to use in entering and submitting its census information online. For more information on the 2020 Census go to

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Barcroft Elementary School News

By Beth Ragnauth

In early February, Barcroft Elementary School families gathered for a fabulous Friendship Party, a celebration of friendship among our diverse Barcroft community. This has become a cherished event organized by our Bilingual Barcroft (BiBa) parents — an evening of great food, music and dancing for all.

The Snowball Stride 5K is fast approaching, but running (or walking) speed is not important for you to join us at this annual fundraising and exercising win-win on February 29! Sign up at <https://www.dcroadrnners.org/sign-up/barcroft-5k> for the best 5K in the neighborhood. Winter weather might even make a festive

appearance.

If you have a rising kindergartner, there is an opportunity on Tuesday, March 10 at 12:45 p.m. to visit the school for an information session and tour. This is a great chance to see the school in session and learn more about our neighborhood school.

Last but not least, thanks to all the neighbors who joined us for our fundraiser at Sloppy Mama's BBQ at the end of January and those who supported our online auction, which was a record-breaking fundraiser for the Barcroft PTA this year! We are excited to be able to support even more activities and resources for our students this year thanks to the generosity of our community. We appreciate all your support! ●



A Friendship Party was held at Barcroft Elementary School in early February.

President's Message, continued

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<https://2020census.gov/> (and census taker employment information at <https://2020census.gov/en/jobs.html> if you're interested.)

The second presentation at the February meeting was by an urban forest conservationist from the Virginia Department of Forestry focusing on residential trees. Some of the gleanings from this presentation included: (1) most of the oaks that died in the summer of 2019 were the cumulative result of long- and short-term stresses (trees out-

growing root systems limited by development, repeated episodes of temperatures exceeding 90 degrees, and a month of drought), (2) most tree roots only penetrate to a maximum of 20" below the surface and extend well out beyond a tree's "drip line" and benefit more from being covered by mulch than a lawn or turf grass cover, (3) bark mulch should be avoided since the natural waxes it contains make it water repellent and limit its ability to hold moisture, and (3) native trees and woody shrubs (including great rhododendron, wild azalea, mountain

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We love helping our Barcroft neighbors!



Trent Heminger
Team Leader; Trent & Co
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laurel and American holly) are better adapted to the soils present in Barcroft than Colorado blue spruce and other non-natives. More information on urban and native trees for our area can be found by exploring <http://www.dof.virginia.gov/forestry/community/index.htm>

BSCL may soon find itself in desperate need of a volunteer co-publisher of its Barcroft News. This role is key to the behind the scenes support to our organization and its primary means of communicating with its members. If you can contribute just a few hours every month or two BSCL needs you now! Please contact me at gary@bscl.org if

you can assist.

Finally, just a reminder that March 3, 2020 is primary election day in Virginia – so please don't forget to vote! For more information go to: <https://www.facebook.com/ArlingtonVotes> maintained by Arlington County. •



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Looking for a Civic-Minded Person

By Joanne Rodewald, Membership Secretary

I am foregoing my typical dues news article this month. Instead I am going to recruit for a new BSCL membership secretary. Every year at our May meeting we elect next year's officers and board members. I have held my office as membership secretary for 3 ½ years and feel it is time to turn over the reins to someone else. Please let me know if you would be willing to run for this office in May. Over the next two months I'd be happy to show any interested parties what's involved so you can make an informed decision about being a part of the team of elected officials. Membership secretary is a job you can do remotely and requires only a few hours a month (in small chunks) to maintain the membership roster (online and on a spreadsheet) and to submit articles periodically to **Barcroft News**. It's a great way to serve our community and be a part of the team that makes decisions about matters that affect Barcroft. Please contact me directly at joanne@bscl.org to express your willingness to consider running and/or to get more information.



As a reminder, if you haven't already paid your BSCL dues this year (you can check the link at <https://www.bscl.org/>

membership) . You may pay online or submit a paper copy of the membership form along with your payment to our treasurer any time during the year. •

Women's Club Prayer Breakfast

On Monday, March 9 at 10 a.m. the Women's Club will hold its annual prayer breakfast featuring speaker Gloria Sauck, a missionary nurse to Kenya. Eat breakfast first then hear Gloria talk about her latest endeavors as a missionary nurse and her work with vision clinics associated with Vision & Mission for Kenya Society. Everyone is welcome! The cost is \$5 and can be paid at the door. The Woman's Club is located at 700 South Buchanan Street, Arlington, VA . RSVP to Pat Fisher, 7fisherp@msn.com or 703-553-5800 by March 6. There is plenty of free parking on our Woman's Club lot. •

2020 BSCL MEMBERSHIP APPLICATION or RENEWAL

January 1, 2020 – December 31, 2020

You may check the current roster at <https://www.bscl.org/membership>. If you don't see your name listed please complete the entire form and return with dues to:

Barcroft School & Civic League, c/o Treasurer
811 South Taylor Street, Arlington, VA 22204

Check one:	<input type="checkbox"/> New Member Application	<input type="checkbox"/> Membership Renewal
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- Individual Membership (\$ 5.00) \$ _____
- Couple/Family Membership (\$10.00) \$ _____
- Additional Tax Deductible Contribution to
the Community House Conservation Fund \$ _____
- Total** (Please make check payable to BSCL) \$ _____

Check Number _____

Name(s): _____

Address: _____ Apt: _____

Home Phone: () _____

Cell Phone: () _____

Cell Phone: () _____

E-Mail Address (s): _____

I/we would like to volunteer to help with:

- Snow Removal for Elderly/Disabled
- Barcroft Players
- Distribution (*Newsletters, Flyers, etc.*)
- Grant Writing
- Serve on a Committee -- Specify which: _____
- Yard Work for Elderly/Disabled
- Food Events (*Dinners, Cookouts, etc.*)
- 4th of July Parade and Picnic
- One-Time Efforts (*as they arise*)

(*Crime Resistance, Parking, Traffic*)

Other (*Please Specify*): _____

News Notes

Signature Theater Offering

“Easy Women Smoking Loose Cigarettes” will play February 18 through March 29 at Signature Theater in Shirlington.

The latest Heidi Thomas Writers' Initiative is a surprising comedy about opening your home, occasionally your wallet, and always your heart. Marian, the matriarch of a far-flung Jewish family, had happily settled into retirement life with her new husband Richard. However, when a pregnant niece, the troubled boy next door and a distressed daughter with a secret show up at her door, Marian's empty nest ends up a little fuller than she imagined. This firecracker play by DC area playwright Dani Stoller takes the dysfunction,

puts it back in the family, then gives it a hilarious— and subversive— stir. Contains sexual content and herbal smoking.

Virginia Hospital Center Lectures

March is National Nutrition Month. Don't miss out on two great lectures focused on staying healthy with smart (and tasty) food choices.

Brain Health and Nutrition: Learn about nutrition, the role it plays with brain health, and how you can incorporate brain healthy foods into your diet. The Director of Health Promotion and Senior Health at Virginia Hospital Center, Cathy Turner, will provide information you can incorporate into your



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daily diet. Join her on Friday, March 20 at 10:30 to 11:30 a.m. at Aurora Hills Senior Center, 735 18th Street South, Arlington. The event is free.

Meal Planning and Nutrition:

Giant Food nutritionist Kristen McGill, RD, CSOWM will present on the topic of "Cooking for 1 or 2." As part of Virginia Hospital Center's Healthy Aging Lecture series, Kristen will be speaking at the Arlington Central Library on Friday, March 27 from 11 a.m. to 12 p.m. She will share the key to success when it comes to shopping and preparing meals for one or two. Please call or email the Senior Health Department to register: 703-558-6859 or lifeline@virginiahospitalcenter.com. The library is located at 1015 North Quincy Street,

Arlington. The event is free.

Financial and Estate Planning for Retirement and Beyond

Tuesday, March 24, 7 to 8 p.m. Everyone is welcome!

Are you planning for retirement or already retired and interested in some financial insights? St John's is hosting a presentation and discussion with Alison Mathey Lambeth and Chuck Rush of McAdam Financial on how to think, plan, and act in regard to your estate and financial planning.

Refreshments will be provided. St. John's Episcopal Church is located in Glencarlyn at 415 South Lexington Street. Enter through double doors on 5th Street side. See stjohnsarlingtonva.org for more information.

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The advertisement features a photograph of a bright, modern living room with a dark brown sectional sofa, a white fireplace, and large windows. The room has a coffered ceiling with recessed lighting and a light-colored rug.

Tax Changes, continued

Continued from page 1

you may now be required to withdraw the amount in its entirety within 10 years of receiving the account. There is an exception for spouses of the deceased, beneficiaries who are disabled or chronically ill, minor children (but only until they reach the age of majority), and individuals not more than 10 years younger than the decedent. For these inheritors, the old rules still apply. If you are a spouse then you can treat the IRA as your own, for non-spouses you may take distributions over your lifetime.

Change #3: Penalty-Free Withdrawals for Qualified Births & Adoptions

You can now withdraw \$5,000 from your retirement accounts penalty-free for the birth or adoption of a child. The withdrawal must be within one year of the birth or adoption and is per parent per child.

Change #4: Eliminating the Age Limitations on Contributing to IRAs

Provided you have earned income, there is no longer a prohibition for individuals age 70½ to contribute to a Traditional IRA.

Change #5: 401(k) Eligibility for Part-Time Workers

Employees used to be required to work 1,000+ hours to be eligible to participate in a 401(k). The new requirement is 500+ hours per year for the past three con-

secutive years. Employees must be 21 or older by the end of those three years.

The earliest an employee would be eligible to participate in a 401(k) plan as a result of this change is 2024 because employers must start counting beginning in 2021.

Change #6: Student Loan Repayment from 529 Accounts

There is now a lifetime allowance of \$10,000 to withdraw money in a 529 account to repay qualified student loans. You can also use 529 savings to pay for apprenticeship programs.

Change #7: Naming Trusts as Beneficiaries

If you have named a trust as a beneficiary to a retirement account you should contact your estate attorney to confirm that is still recommended after passage of the SECURE Act.

This update does not cover all the changes in the law. As with any new law of this breadth, even professionals will discover new wrinkles as the law plays out in individual circumstances. I encourage you to contact your trusted financial professional if these changes may impact you. ●

***Editor's Note:** Barcrofter Wesley Stien is a CERTIFIED FINANCIAL PLANNER™ professional.*

Neighbor to Neighbor Listings

These listings are free to BSCL members, and run on a space-available basis. The listings run for three issues unless removal, renewal or update is requested. Email listings and renewals to editor@bscl.org.

Dull knives? Affordable kitchen knife sharpening: With my three years of sharpening experience and good rates, razor sharp knives and tools could be yours without leaving home! Cost is one dollar per inch.(\$5 pick-up/delivery will be added for fewer than 4 knives/tools). \$35 deal for 8-knife set. Knives accepted: standard kitchen knives, serrated knives, and blender blades. (Please no Japanese, or particularly expensive knives.) Tools included are: scissors, hand planes, chisels, axes, and pocket knives. For information or service contact Zach at 703-380-6227, or email at robbets4@gmail.com.

Rental room: Upper level in single family Barcroft home with private bathroom, private HVAC (split unit heat & AC) system, 3 closets and extra private storage space. Located on Taylor Street two blocks from National Foreign Affairs Training Center and the Army National Guard Readiness Center. Off street paved tandem parking. washer/dryer, full kitchen, fireplace, deck and yard. No smoking. Dog considered. \$1400/month, split utilities with roommate. Would share house with me and my dog. peakaypam@gmail.com.

Get it dug! – My husband hates gyms but realized digging is a great workout! Have something you have always wanted dug up but never get to? He is happy to come by and give you a price. Small to semi-large projects without strict deadlines are the best. Call 703-380-6227 or email Robbets4@gmail.com for Betsy, his scheduling secretary.

The 7th street trail entrance is ready! Is your bike? Offering a Quick Tune-up for \$30, Bike fitting for \$20 or cleaning for \$20. Call or email me for more details or other services. Zach robbets4@gmail.com or 703-380-6227. •

Christine Hopkins

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The Spring Market has arrived!

Momentum from the 2019 real estate market has continued into the new year. We are in the 8th year of a real estate bull market locally, and the conditions have been much more favorable to the seller.

You've likely heard about the shortage of housing inventory nationally and locally. In 2019, the supply of property in Arlington & Alexandria was down 50% compared to a historic 5-year average.

Single family homes in Alexandria & Fairfax appreciated 9.6% & 10.5% over a 5-year period while Arlington homeowners realized a 22% growth rate.

Amazon's HQ2 announcement in November of 2018 impacted the market psyche. In an already hot market, Arlington became a focal point for speculators, home buyers and investors. The hype is more psychological than actual. Amazon hired 400 workers last year and is scheduled to bring on 600 to 800 employees in 2020.

Here is an example of what is happening on a regular basis in the current real estate market: After a 2-week coming soon marketing period starting in mid-January we activated 244 N. Columbus Street on 1/29. After one week of aggressive marketing we received 12 offers on the day of our contract deadline, resulting in a sale of \$70,000 above the listed price.

Have you had thoughts of selling? The next few months will present an opportunity with the current trends. Contact me for a discussion about your situation. Who you hire matters - put my 35 years of local market expertise to work for you!

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