Reflecting on 2020:
Thankfulness, Lessons Learned, and Hope for the Future

MUCH TO BE THANKFUL FOR IN A YEAR OF UNCERTAINTY AND ADVERSITY

In reflecting on 2020, it’s no secret that the year brought significant challenges to everyone. At People Incorporated, it was also a time for growth and learning. Asked to reflect on the positive impact and change that has come from a year filled with adversity, here is what People Incorporated’s executive leadership team shared:

“We've been able to backfill cancelled appointments with telemedicine appointments. That means that people are getting to talk to our providers sooner, and cancelled appointments don’t mean lost opportunities.”

– Jim Olson, CFO

“We've had very low rates of COVID infection at our programs – our staff have been agile and creative in keeping everyone safe.”

– Wendy Waddell, COO

“There was a common goal of pushing forward that required us to act urgently and honestly. We were the leader in paying emergency pay recognizing the heroes. We identified mistakes swiftly, corrected course and came together to find solutions for PPE, IT solutions to keep staff working remotely, and operational savvy to keep programs open. We led with great empathy, and intelligence. I know we’ll come out stronger.”

– Karen Kaplan, VP of Human Resources

“Our work has been at the intersection of flexibility, adaptability, and innovation, but you can’t do any of those
Mail Disruption Affects Recent Donations

Due to our office move and our recent program fires changing our interim administrative office plans, People Incorporated experienced an interruption in USPS mailing services. Unfortunately, the forwarding mail address we had on file was cancelled by USPS. Donations sent in October may have been returned to our generous donors. Please know that we sincerely appreciate your generosity, and would be honored if you would resend any support that may have been returned to you to our new office address:

People Incorporated
3000 Ames Crossing Rd
Suite 600
Eagan, MN 55121

Should you have questions regarding the receipt of your donations, please contact our Development team at give@peopleincorporated.org or call 651.774.0011 and ask to speak to someone in Development. "Please note that our Development team is working remotely, so you may be asked to leave a message. Someone from the team will return your call promptly."

"Our team has been supporting each other in incredible ways. They're like a team of Sherpas climbing Mt. Everest in a snowstorm. When one person runs out of oxygen or needs someone to pick up their pack, another is there to help. We might be climbing through this individually, but we're working as a team. People are taking on new or extra work, learning new skills, and finding ways to help. It's more than getting it done – it's the attitude. There has been leadership at every level of this organization. We've been 'find a way to make it happen' people."

– Mike Turpin, General Counsel

"Everyone has been impacted this year in numerous ways, and amidst all this turmoil and chaos, People Incorporated has continued to serve our clients and communities, while also striving to remain healthy and productive for themselves and their families. They are frontline heroes, and I am genuinely grateful for all their efforts to serve. People Incorporated has demonstrated its true character and resiliency during these unprecedented times."

– Jill Wiedemann-West, CEO

We're excited to announce the opening of Eighth Street Residence in December – a new Intensive Residential Treatment Services (IRTS) facility in St. Paul to compliment and expand our existing IRTS programming.

Eighth Street Residence is an 8-bed program for individuals identifying as male. IRTS provide a step below hospitalization in our community-based system of care. They help adults 18 years of age or older who need a high level of mental health care, substance use treatment and assistance for up to 90 days. Eighth Street Residence is also equipped to provide some additional specialty services to treat opioid use disorder.

"Our IRTS services provide a stable, longer term resource to those in need. Eighth Street Residence is another component of our large, integrated behavioral health system designed to meet the specific needs of our community during this unprecedented time."

For more information on our IRTS programming, goals for treatment, and how to refer someone to these programs, visit our website at peopleincorporated.org.

"There's always the desire to continue to have a school served in the best possible way."

– Kirk Allen, Vice President of Operations for People Incorporated.

"Now, more than ever, our community is in need of safe and effective treatment options for people struggling with symptoms of mental health conditions and substance use disorders,” says Beth Allen, Vice President of Operations for People Incorporated.
Leaving a Legacy

Nancy & Dan

“I hope he’s at People Incorporated forever.” – Nancy McKillips

If you want to know the difference that having compassionate, innovative mental health services can make in an individual or family’s life – just ask Nancy. For Nancy and her son, Dan, People Incorporated was life changing.

By the time Dan was 12 years old, he had been living at the hospital for a year. He has rubella syndrome – a rare disorder that causes significant, lingering mental health and physical health challenges, as a result of experiencing rubella in-utero or as a young child.

“He had violent outbursts, and I couldn’t keep all of us safe anymore,” says Nancy.

Nancy’s fierce love for her son began a quest to find him a program that would meet Dan’s needs.

“Why wouldn’t I give? I just love the place! It makes me feel good to be able to give a little something. I was 40 years old when Dan was placed and I was finally able to work. I don’t have much money to give, but I give what I can, and People Incorporated is always at the top of my list. In my next life, I’m going to give away millions of dollars. I can think of nothing more fun to do than that,” says Nancy.

Nancy hasn’t missed an opportunity to give to People Incorporated in 24 years. She’s also a member of our Heritage Circle – a group of individuals who have informed People Incorporated that they’ve included us in a legacy gift.

Donors like you help us transform unique, innovative programs like this into a reality.

Your gifts to People Incorporated allow us to help individuals who might otherwise fall through the cracks in a complicated mental health system. People like Nancy and her son count on you to support programs that are as unique as the people we serve – many of whom could never afford to create specialized services on their own.

I credit the fact that he’s doing so well to the care he’s received at People Incorporated. The life expectancy for people with his condition is 38 or 39, but he’s 54 and doing great! He feels safe. He has friends. Most people with his condition and symptoms rotate between prisons and hospitals, but he’s doing so well,” says Nancy.

Now that Dan is well, Nancy and Tim worked side-by-side, meeting with donors to buy and renovate a home and advocating with local legislators on the appropriate staffing needed to keep everyone safe. Together, they filled a critical gap in care in Minnesota – a program finally existed for people with mental health needs who also had hearing impairments.

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Legacy gifts range from simple to complex, but their impact makes a significant difference. To learn more about this giving option, please contact one of our gift officers at give@peopleincorporated.org.

Fire Devastates Two People Incorporated Programs

On October 8th, a devastating fire caused significant damage to our programming on our Northside Campus in Minneapolis. The fire started at People Incorporated’s Girard Residence, a customized living program for men experiencing mental illness. The fire spread to Anchor House, one of People Incorporated’s Intensive Residential Treatment Services (IRTS) that supports individuals identifying as female.

Thankfully, no one was harmed in the fire. Fire and carbon monoxide alarms worked as they were intended, and sprinklers deployed, preventing the fire from spreading further into Anchor House. However, Anchor House sustained heavy water damage, as well as fire damage to the side of the building and roof. Girard House sustained much more extensive damage.

In a year that has already presented substantial, unanticipated financial setbacks, these fires present yet another crisis for People Incorporated to overcome. If you are able, please consider a special donation to help cover the cost of replacing items our clients needed as well as filling the financial gap left by our insurance deductible as we build a plan to move these two important programs forward.

A special thanks to the Minneapolis Fire Department for their swift response and support. Our immense gratitude also belong to our program and facilities staff who worked quickly to get everyone out of the residences and move displaced program participants to a warm and safe alternative.

You can help us by making a special gift online, noting that your gift is for “fire recovery,” or by sending a check to People Incorporated, 3000 Ames Crossing Road, Suite 600, Eagan, MN 55121 and writing “fire recovery” in the memo.

Thank you for your support and for helping us to ensure the safety of the individuals we serve at People Incorporated.

To learn more about donating or for more information on how you can help those we serve, please contact our Development Department at give@peopleincorporated.org.
Q & A with Marc Hadley, People Incorporated Board Member and Financial Planning and Investment Advisor for Nicollet Investment Management

Q: Thanks for chatting with us about Qualified Charitable Distributions and Required Minimum Distributions (RMD). Can you tell us what they are?

A: Yes! I love talking about this. It’s something I talk to my clients about regularly, and it’s easily confusable. At a certain age, individuals are required by law to start taking money out of their IRAs. They’ve been tax-deferred, and the government wants to collect those tax dollars. A Qualified Charitable Distribution allows someone to direct their IRA to give money directly to a charity, instead of taking that money as personal income. They do not get a tax write-off. They also do not claim that money as income, therefore lowering their income for the year, which can have significant tax and Medicare benefits.

The Secure Act passed in December 2019, changed the scheduled age requirements. People used to be required to begin taking distributions from their IRAs at age 70 1/2, but now they can defer until age 72. However, the opportunity to begin taking Qualified Charitable Distributions didn’t change – people can still give directly from their IRA beginning at age 70 1/2.

Q: The Coronavirus Aid, Relief, and Economic Security Act, or “CARES Act” made some big changes this year to how people take money from their IRAs. Can you explain what these changes mean for individuals who are typically required to take a distribution?

A: The CARES Act allows people who are typically required to take a distribution to take a “holiday” this year, and keep their money in their IRA. They can still receive their distributions if they prefer, and many will still receive them because they need them as income. Whether you plan to take one anyway, or if you were planning to leave the money there this year, it might still make smart financial sense to make a Qualified Charitable Distribution.

Q: Many people decided not to take a distribution from their IRAs this year in hopes they can earn more in interest and gains. Why should someone consider making a Qualified Charitable Distribution (QCD), even if they don’t need the income this year?

A: QCDs are great ways to save on your taxes and help out the community! Here are my top reasons people should consider a QCD in 2020:

1. The nonprofits really need it! With many people losing jobs and having less discretionary income, those with available income through their IRA have a chance to fill in the gaps and help their neighbors who don’t have the means to support themselves or charities like People Incorporated right now.

2. When people give through a QCD, the charity gets more money than if they take the money as income first, then write a check. Charities do not pay taxes on the money received from an IRA, but we as individuals do! If my client takes $10,000 from her IRA, then gives the $10,000 to People Incorporated, she would pay taxes on that money, based on her income. But if she asks her IRA custodian to make a distribution directly to People Incorporated, People Incorporated keeps the whole $10k, no tax, and she does not claim that money as income on her taxes.

3. Some Medicare premiums are based on your adjusted gross income. Giving directly to charity from your IRA, rather than using your checkbook, keeps that income low. Premiums can climb quite quickly for couples with income above $87,000. High wealth individuals may also be able to avoid a 3.8% Medicare tax.

4. If your income sits in your IRA, next year’s required distribution may be much higher, as distributions are based on age and a percentage of your account balance. This could push some individuals in a higher overall tax bracket.

Q: What should someone interested in making this type of donation do to get started?

A: They’ll need to contact their IRA custodian as soon as possible and ask them how to make the request. With COVID-19 and people working from home, the process is taking longer, so ideally, they’ll want to make this request no later than December 10th, so their custodian has plenty of time. If the charity doesn’t receive the check in time, the tax payer won’t see the benefits in 2021. Each individual can give up to $100,000 for their account. Contact the Development team at People Incorporated if you have questions!
GIVE US FEEDBACK!

This newsletter is for you, so what do you want us to share? Mail in the survey below in the enclosed envelope, and we’ll send you a set of our Artability artist-designed notecards as a token of our appreciation!

Name: ____________________________ Email: ____________________________
Address: ____________________________ Phone: ____________________________

› What stories in this newsletter were most valuable to you?

› What would you like to hear more about?

› Did anything in our newsletter surprise you?

› Is there anything you’d like us to stop doing?

› What are the best ways for us to communicate with you the impact of your support?

☐ Print Newsletter ☐ E-News ☐ Personal Email ☐ Phone Call ☐ Other: ____________________________

You can stay current on how your support is making a difference in your community by following us on social media.

Follow us on Facebook (@PeopleIncorporated), Twitter and Instagram (@PeopleIncorp), YouTube and LinkedIn (People Incorporated Mental Health Services)