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American Red Cross  
Greater Kalamazoo Area

# Cross Currents

A publication of the Greater Kalamazoo Area Chapter  
of the American Red Cross  
serving the people of Allegan, Cass, Kalamazoo and St. Joseph counties  
December 2008

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### Holiday Closings

Christmas Day, Thurs., Decemeber 25, 2008  
New Year's Day, Thurs., January 1, 2009  
MLK Day, Monday, January 19, 2009

Emergency calls are answered  
24-hours-a-day when the office is closed.  
(269) 353-6180 or (800) 382-6382



**The following persons have made financial gifts to the Chapter in memory of or in honor of someone special from July 1, 2008 - November 30, 2008.**

<i>In Honor / Memory of:</i>	<i>By:</i>	<i>In Honor / Memory of:</i>	<i>By:</i>
Henrietta Ackerson	Mr./Mrs. Carl Walters	Carol Perkins	Mr./Mrs. Robert L. Perkins
Alan Benwire	Bryan & Carol Taylor		Mr./Mrs. Lyle J. Schenck
John Brawley	Mr./Mrs. Lawrence C. Hoff	Jean Peterson	Mrs. Robert O. King
Phyllis B. Burnham	Richard J. Burnham	Frank Selles	Mr. Harold R. Kiser
Vance Foltz	Jack & Marilyn Hathaway		Dr./Mrs. Jacob M. Weintraub
Elizabeth Goldsmith	Richard J. Burnham	Dick Seydel	Gordon & Judy McGowan
	Mr./Mrs. Wayne A. DeDoes	Sally Smith	Mr./Mrs. Ted Streeter
	Judith C. Hamel	Norma Turner	Mr./Mrs. Steve Giddings
	Sean A. McCann	Marilyn J. Vineyard	Lynne & James Cowart
	Frank & Lois Plaver		G. Jake Miller
	Ed & Louise Smith	Suzanne Webster	Dr./Mrs. Jacob M. Weintraub
	Marilyn J. Vineyard	Willie Webster	Kiwanis Club of Portage, MI
Jean Hessler	Nira & Robert Watkins	Leah Wegner	Sean A. McCann
Margaret Kowalski	Rita Cook	Harold Whitehead	Leona E. Wegner
	Bill Kowalski		Mr./Mrs. Richard C. Corwin
			Mr./Mrs. Timothy S. Lay

## The American Red Cross has been there at each and every disaster in 2008

This has been an extremely busy disaster year, for the Greater Kalamazoo Area and for the nation as a whole. Widespread tornadoes, the worst flooding in the Midwest in 15 years, an early wildfire season, and an active hurricane season all made headlines. Here in our communities a remarkable increase in the number of single family and multi-unit fires, combined with historic flooding as a result of Hurricane Ike, put a tremendous strain on Red Cross human and financial resources. The Red Cross has been there at each and every disaster, because the American people expect us to be there providing tangible help and hope for rebuilding lives.

In response to Hurricanes Gustav and Ike alone, the Red Cross opened or assisted with more than 820 Red Cross shelters, provided more than 435,000 overnight shelter stays, served nearly 14.5 million meals and snacks either at fixed sites or using emergency response vehicles, distributed nearly 210,000 clean-up and comfort kits (clean-up kits contain a broom, mop, bucket, disinfectant, rubber gloves and other items, and comfort kits contain personal hygiene items such as a toothbrush, toothpaste, soap, etc.) more than 21,000 Red Cross volunteers, including 35 from our chapter helped with these relief operations along the Gulf Coast.

Closer to home, more than 60 volunteers from southwest Michigan responded to our own Ike-related flooding in mid-September, the worst this area has witnessed in about 25 years. Volunteers worked together to verify need and provide provide 86 families (274 people), food, shelter, crisis counseling and emergency repairs to hot water heaters and furnaces damaged by the flood. To date the cost to help these families is more than \$40,000 - we continue to work with some of the clients so the final total is not yet known.

We are extremely grateful to local foundations and corporations that have made it possible for us to meet some unique needs resulting from the flooding, particularly since federal assistance was not available. In the month following the floods, we also responded to six home fires in the four county area and three apartment fires in Kalamazoo County including the Dover Hills complex with 52 households (plus pets) affected and 24 military emergency cases as part of "normal business". In fact in the first four months of our fiscal year started July 1 we assisted more families and persons than we typically do in a full year plus spent our total year's relief budget.

While we have responded to a record number of disasters, the entire country has been hit by an "economic storm" unlike any seen in decades. This makes fundraising all the more difficult yet never more important. We need your help now more than ever. We come to the end of this long year with a renewed faith in the strength and caliber of our volunteers; and **with your continued support** we can confidently say "We can weather the storm."



Pictures clockwise left, from the flood relief response following Hurricane Ike. Volunteers at the shelter, the disaster supplies trailer, Tom Sivak, Emergency Services Director and Sandy Peck, volunteer in the operations center, volunteers Mary Tift and Bill Boyer. Picture above, from the Dover Hills fire.

**Thank you to all of you  
whose contributions of time, money and blood changed the lives of so many this year.  
Best wishes for a happy, healthy, and safe New Year!**

## Year-End Gifts to the Red Cross Can Mean Tax Savings and Personal Satisfaction

Do you feel you paid too much income tax for 2007? Now is the time to take steps that will reduce your 2008 taxes or even your tax bill for 2009. Here are some ideas:

### Maximize Your Deductions

In general, people who itemize deductions should pile up as many deductions as possible. In some cases, careful timing of deductible expenses can augment your deductions for medical payments, miscellaneous expenses (professional dues and subscriptions, financial and tax consulting fees, for example) and retirement plan contributions. Charitable gifts, however, are the easiest, most flexible way to increase deductions in 2008.

Every dollar you give before January 1, 2009, will be deductible up to 50% of your adjusted gross income, if you "itemize." Excess deductions can be carried over and deducted in future years. A \$1,000 contribution saves \$350 for a person in the 35% tax bracket, \$250 for someone in the 25% bracket. Tax savings are not generally the reason friends support the American Red Cross, but they do enable our supporters to do more than they might have thought possible. Donors who make annual charitable gifts might want to accelerate their 2009 contributions into late 2008, doubling this year's tax benefit. "Borrowing" deductions from next year may enable people who take the "standard deduction" to itemize.

### Give Appreciated Securities

If possible, friends of the Red Cross should make their gifts with stocks and bonds in which they have a long-term capital gain. The profit escapes tax and the charitable deduction will be the investment's full fair market value, if held more than one year. Note: Gifts of securities may be deducted up to 30% of your adjusted gross income, with a five-year carryover for excess deductions.

Other assets that have gone up in value may make good gifts, including stock in closely-held corporation and real estate. Remember that the date of delivery of gifts to charitable organizations is the test of whether a gift will be deductible for 2008. A check will be considered delivered on the date you mail it - even as late as December 31, 2008. The same rule applies when you mail securities in the proper form.

### Postpone Taxes As Long As Possible

You can defer some 2008 income (and any income tax) to future years through a qualified retirement savings plan (your company's 403(b) or 401(k) plan, or an IRA). U.S. savings bonds defer reporting of interest until you cash the bonds. If you plan to sell property, ask your advisers about using an installment sale that postpones some of the tax. Professionals might bill clients in early 2009 rather than late 2008. We also can show you how a contribution to the Red Cross can provide a lifetime income - with the option to defer your income until a future year, such as retirement.

### Convert to Low-Tax Investments

People in high tax brackets should consider shifting from fully-taxed, interest-bearing accounts into investments that produce tax-exempt interest or long-term capital gains and qualified dividends, that are taxed at a top rate of only 15%. You can make such a switch, and also qualify for significant charitable deductions, through any of several gift arrangements we have available.

### Make a Gift, Increase Your Income

It's December 2008 and Joan (who is in the 35% tax bracket) is looking for additional tax deductions. Joan has some stocks and bonds she could use for a charitable contribution but doesn't feel she can afford to give up any income right now. One solution is to transfer her securities to a trust that will pay her a specified income for life, with the property benefiting the American Red Cross when she dies. Joan receives a charitable deduction on next April's tax return for a large portion of what she puts into the trust - and the trust is arranged so that her income is actually higher than before her gift.

### We Can Assist You

Feel free to contact us by phone at (269) 353-6180 ext.122 or email [mccann@greaterkzooedcross.org](mailto:mccann@greaterkzooedcross.org) with any questions on planning year-end contributions, especially gifts of stocks or mutual funds; or visit our website at [www.redcrosslegacy.org](http://www.redcrosslegacy.org).

## In Praise of :

**Your American Red Cross Today** - "Phenomenal. I was deeply touched. It opened my eyes about what Red Cross does. I am busy working on my MBA, but I **will** volunteer and take Health & Safety classes down the road. I will try to get others to come to the luncheon." Kenny Leonard, lunch guest

**Disaster Action Team** - "...it was a relief beyond words to have someone from the Red Cross there to talk to.

Thanks to Tim and Sally Putney for their help, cheerful attitudes and sense of humor. God bless and keep every single one of your volunteers and workers, make sure they understand how many people sleep easier due to their time, energy and dedication." Adam Peruski-Smith, Dover Hills resident

**Greater Kalamazoo Area Red Cross** - " For all the Red Cross does and does so well. We have seen firsthand how much the Red Cross adds to the safety and stability of our community. We are confident the Red Cross will be there when disaster strikes and how much the Red Cross adds to our ability to respond quickly and efficiently to emergencies." Paul Baker, Kalamazoo County Emergency Management

## Reflections As I Retire

Our mission to help people prepare for, prevent and respond to crises puts Red Cross on the front line following many of the big news stories - from war to devastating natural disasters and human caused ones like the 2001 terrorist attacks.

I have worked in some capacity in many of the major national tragic incidents during my career that started during the Vietnam War in 1969. These include serving on Guam in 1975 with the Vietnamese Refugee Resettlement Project, Long Island in 1996 when the TWA airliner crashed off the coast, during the horrible period following the September 11, 2001 terrorist attacks and the devastation and disruption caused by the series of hurricanes in 2005. Each experience left an indelible imprint in my heart as I worked alongside volunteers whose dedication have been a perpetual inspiration and motivation to me.

But it is our daily work in local communities right here in southwest Michigan that makes the Red Cross what it remains across America after 127 years - a consistent source of hope and help when the unexpected happens. It may mean sharing sad news with a service member about a family emergency at home, helping a family with basic essentials after their apartment burns, training a new teacher how to provide first aid and CPR on a student in their class or collecting blood to distribute for both routine therapeutic care or trauma incidents that can affect any of us.

What we do is possible because folks like you give generously of their time, blood and money - each of these being critical to our work!

Thank you for sharing some of your time, talent or financial support during my tenure with the Red Cross here in southwest Michigan. Some readers I know very well and are my extended family, while some I may only know as a name on a financial or blood donor list - but seeing your name on these lists tells me a lot about you as a caring compassionate person concerned about your neighbor and our community overall.

Our local chapter has grown from serving one county to four, handled a state leadership role in disaster preparedness and response for ten years, and more recently moved into a regional leadership role with eighteen counties in Michigan. In the mid 1990's we played a key role in getting Kalamazoo County to establish a fulltime veterans service office and for nearly 20 years the chapter managed an emergency prescription assistance program.

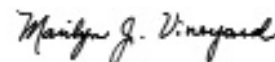
Yet our employee force remains about the same as it was in 1989 - 11 fulltime and about ten regular part time employees - technology advances, program changes have contributed to a greater efficiency of human resources and we continue to capitalize on the interests, talents and time of hundreds of volunteers.

We formed our first on-call disaster action team in 1990 with a small handful of volunteers who agreed to go out in the worst possible weather to meet with a family whose home had burned, regardless of the time of day - today that group of volunteers is roughly 100 strong working in each county and beyond if asked. In 1997 we spent \$34,112 on direct financial help for local families with disaster caused needs; in our fiscal year ended June 2008 that same figure was \$94,939 and so far for this fiscal year that figure is \$104,747 with seven months to go.

It has been an honor to work along with you, to use our shared resources responsibly and effectively and to know that we have made an impact on thousands of lives, often one at a time.

In my upcoming retirement I will continue my personal support of the Red Cross - as a volunteer and a continuing financial and blood donor. I hope you will continue your support as well and that our paths will cross again.

With everlasting gratitude and respect,



Marilyn Vineyard, Executive Director  
American Red Cross of the Greater Kalamazoo Area  
1989 - 2009

### Your American Red Cross Today!

To learn more about the American Red Cross, Greater Kalamazoo Chapter, please join us on any of the following dates for a lunch and information session. For reservations, call 269-353-6180 ext. 0

Thursday, January 8  
Thursday, January 22  
Thursday, February 12  
Thursday, February 26  
Thursday, March 12  
Thursday, March 26  
Thursday, April 9



**Greater Kalamazoo Chapter**

5640 Venture Ct.  
Kalamazoo, MI 49009

Lunch provided, every session will begin promptly at 11:45