



Staff Reductions, Expense Cuts, Reorganization Necessary

Chapter Responds to Tough Financial Times

The good news is that the Greater Kalamazoo Area Chapter of the American Red Cross has been able to weather several straight years of service expansion at the same time as significant revenue reductions. The Chapter was able to avoid its own predictions of deficit budgets in three of the last four years thanks to unexpected bequests or other gifts.

The bad news is that a deficit budget (covered by the Chapter's reserves) could not be avoided in Fiscal Year 2005 (July 1, 2004 - June 30, 2005).

To remain financially stable, the Chapter has cut expenses to the bone and eliminated staff positions. Not unlike the profit-making world or the public sector, our budget constraints come from a combination of reduced income from a key source (United Ways) and increased expenses, especially those tied to employee benefits.

United Way Funding Decreases

The need for United Way funding for the many agencies served by United Way continues to grow, forcing the United Way "pie" to be divided into smaller and smaller slices. Our Chapter's allocations from all four counties' United Ways continue to fall, despite the continuing need for Red Cross disaster response, Armed Forces Emergency Services and blood collections in each county. United Way funding as a share of the total Chapter operating budget has shrunk from a high of 98% to less than 30% in our fiscal year ended June 30, 2005.

Cass County's United Way allocation went from \$12,000 to \$5,000. Allegan County United Way support is only for disaster and blood services rendered in Allegan County, and has remained flat, as has the allocation from St. Joseph County's United Way.

In Kalamazoo County, the Chapter's overall Greater Kalamazoo United Way allocation has dropped 12% over the past two years. In addition, in early 2005, the funding for the emergency prescription assistance program, which our Chapter had administered since 1974, was shifted to the Family Health Center. This resulted in another \$98,886 cut in our annual allocation.

Chapter Response

Budget cuts have been made annually since Fiscal Year 2003 to fit within realistically-projected revenue, allowing for some use of reserves to fund depreciation (depreciation is \$104,000 annually). However, the 2005-2006 fiscal year has required even more stringent reductions to assure that our Chapter meets national Red Cross performance standards for financial stability. A key standard is to limit the projected deficit, including depreciation, to no more than 7%. This forced us to eliminate another \$90,000 in expenses from our first projected budget: the only place to make such reductions was in payroll and related expenses.

In January 2005 we laid off the half-time prescription program caseworker, our half-time youth coordinator, and a full-time information systems employee. Later, we eliminated the part-time blood drive aide position and combined two half-time administrative assistant positions into one ¾ time position.

Continued on page 2.

KAZOO CANTEEN



The Kazoo Canteen to Reopen!

The Greater Kalamazoo Area Chapter is pleased to announce that the success of the 2005 Kazoo Canteen dinner/dance fundraiser will be repeated in 2006! **Mark your calendar for Saturday, May 20, 2006.**

The event will again feature the fantastic sounds of the Otsego Jazz Ensemble and the Beltline Big Band, returning to perform for our listening and dancing pleasure at the National Guard Armory on Parkview Drive in Oshtemo Township.

More than 200 folks were on hand for the dinner, dancing, silent auction, raffle and fun galore in 2005. You'll certainly want to join them in 2006! Watch for details in upcoming issues of *Crosslinks*. If you'd like to help plan this event, the Committee needs you! Call Terri Franklin at the Chapter, 353-6180, ext. 121.

The staff restructuring continues as we evaluate and redefine all other employee positions. We are reducing the number of part-time positions and hope to maintain the number of full-time employees. Most of the Chapter's services and programs are being realigned into two key areas:

1) Community Services and Training which encompasses Disaster, Armed Forces Emergency Services, International Services, Health & Safety, and youth programming (except blood drives in schools).

2) Communications and Community Relations which includes Communications, Volunteers and Events Management, and Blood Services.

On a positive note, we have steadily increased our independent fundraising, program-generated revenues, grants and inter-Red Cross revenue (primarily rent and reimbursements from the Great Lakes Blood Region). Investment income has varied dramatically along with market results so we use a conservative investment income figure for budgeting.

While the tragedies and massive natural disasters of the last few years have resulted in a very generous response in donations coming *through* our Chapter, these funds do not go *to* our Chapter. They are restricted to the particular disaster which prompted them. Local fundraising sometimes suffers in the wake of donors contributing to such huge relief efforts.

Employee Benefits Costs Rise; Salaries Flat

Group health insurance for eligible employees has increased roughly 18% each of the last two years. The Chapter now pays a fixed amount toward employees' health insurance premiums and nothing toward dependent coverage.

More employees have taken advantage of the national 401-k program with up to a 4% match from the Chapter. This has replaced a portion of what the Chapter previously contributed to the defined benefit retirement system.

Pay ranges have not kept pace with inflation and pay increases have been zero to 3%. Employees' increased out-of-pocket expenses for health insurance often negate any pay raises.

On the Expenses Side

Budgeted amounts for training, conferences and volunteer recognition have been reduced dramatically. We eliminated the use of the answering service for after-hours support and are totally dependent upon volunteers handling and referring all after-hours calls. We cancelled the separate phone lines for Cass and St. Joseph Counties and now rely solely on the 800 number that rings directly into the Chapter office. Postage, printing and telephone costs have been reduced thanks to regular purging of mailing lists and more extensive use of e-mail and our website to communicate.

As with every other business or household, we're dealing with increased costs for utilities and supplies, especially gasoline. Four of the six Chapter vehicles have more than 100,000 miles on them, increasing maintenance costs. Replacement vehicles have been purchased only with grant money designated for them.

Disaster relief budgets are based on a weighted five-year average. As the costs of rent, food and other relief that Red Cross provides local disaster victims rise, so do our expenses for this vital aid, which is provided to victims free of charge.

We initiated criminal background checks on all new volunteers. This is an important and required action, but one that adds to our expenses.

Attention Volunteers! Changes Coming for Annual Recognition Program

Due to the budget constraints outlined in this issue of *Crosslinks*, the Chapter will not be able to host its annual Volunteer Recognition Dinner in April 2006. Please understand that every volunteer's service is as highly valued and appreciated as ever, but the Chapter cannot fund the same type of event as in years past. Work is underway to revamp the recognition program, with hopes that an appropriate format and venue can be utilized later in 2006.

What's Next?

As the Chapter grapples with its fiscal challenges and necessary restructuring, there are several key questions we continue to ask—and we invite your comments and suggestions.

- How can we increase cross-training to improve customer service, given our staff reductions and limited depth of coverage?
- How can we capitalize on and reward the strengths of individual employees while enhancing Chapter performance?
- What can be done to enable Financial Development to focus on local donor cultivation rather than administrative processes and events management?
- How can we engage more volunteers and blood donors—persons who already have a connection to the Red Cross—to become Chapter financial supporters as well?
- How can we effectively connect with people who donate to large national or international disaster operations to enlist their financial support for local Red Cross work?

Your Chapter's board of directors is committed to being responsible stewards of the funds placed in our trust while keeping our focus on our mission. Your continued financial and moral support as we work through these issues is greatly appreciated.

Hurricane Relief Assignment: From Observer to Volunteer

by David “Alyx” Spry

Editor’s Note: David “Alyx” Spry is a new local Red Cross Disaster Services Volunteer, motivated to join the ranks of dedicated disaster workers by the devastation wrought by Hurricane Katrina. The Chapter thanks him for his service, and for providing this first-person account of the experience.

--Terri Franklin, Editor

I had not been a Red Cross volunteer before this hurricane season. But when I saw on television the devastation caused by Katrina, followed by the Kalamazoo chapter’s telephone number, I had to call to see how I could help. I came into the office for an orientation, took the required classes in Family Services, First Aid and Mass Care. Then I just waited to be deployed. Well actually, I called weekly to “remind” the staff that I was waiting and really wanted to be deployed, but they were patient with me anyway.

Eventually, I got the phone call to go. I notified my employers, who were supportive of my deployment, and left. I flew into Orlando, not knowing anyone there. The very next day, I ended up in Miami, because the entire headquarters was moved. I waited through in-processing and within a day or two was working in a kitchen. I worked under Judy and Jim, long-time ARC volunteers with a group which we called the Yellow Team. It was great to work under seasoned volunteers like Judy and Jim. They were very helpful in getting us acclimated to how things work. They helped us to become aware of the not-so-obvious things about how to make this a

better experience for everyone. I worked with them for about 10 days, assigned to an Emergency Response Vehicle (ERV).

Our service area was a mobile home park, in Sweetwater, over four square miles that were completely destroyed. Our ERV was one of five working in this area. We would go out to the area, get into position and serve people who lined up to receive food,



David “Alyx” Spry spent much of his Hurricane Relief assignment assigned to an ERV, just like this one, delivering food, water and other supplies to storm survivors. Photo by Gene Dailey, ARC photographer.

water and supplies from us. Together, we were serving nearly 1,000 people a day out of the ERVs. Halloween came during this assignment, so our team of volunteers got together and purchased candy which we gave out to children in the area. Even without costumes and traditional house-to-house trick or treating, the kids in that area got to enjoy the day.

The mayor and police force were very helpful. They assisted us in taking food to additional locations whenever we had extra supplies. They stayed with us, so we felt very secure. They helped us with everything, including

communications. There were several of us who had a language barrier, because much of the population spoke Spanish. I got to learn a little Spanish – mostly to get by in helping people out – important words like agua (water) and hielo (ice) and mañana (tomorrow).

The community was very responsive to our efforts. The local laundromat owners actually washed our clothes (for free!) because they were so appreciative of our service to their community. As power was restored in the outlying areas, our distribution service kitchens were shut down. We were reassigned to the larger Kitchen #9, in Opa Locha, where I worked in bulk distribution. I drove a

forklift, supplying ERVs and trucks to go out and serve nearly 40,000 people daily.

My two-week assignment ended with all my new Red Cross family

leaving, so I decided to leave too. Overall, it was an amazing experience. I not only got to enjoy helping people, but I met a whole new family, with whom I keep in touch. We all plan to go out again – together! It was the greatest experience of my life. As with any disaster situation there were always challenges, but we all worked together to overcome them. It made all the difference in the world, not only for the people we served, but for us as well. It’s given me memories which will last a lifetime.

Emergency & Social Services Jan.-Feb.-March Training Classes

COURSE DESCRIPTIONS

Disaster Action Team (DAT)

Orientation- Outlines the expectations of a DAT member.

Disaster Health Services- An overview of the Disaster Health Services functions.

ERV Training- Prepares volunteers to drive and maintain the Chapter's Emergency Response Vehicle.

Family Services- Introduces participants to the Family Services function. Participants learn the skills needed to conduct an effective client interview and use necessary documentation to provide assistance to disaster clients.

Financial & Statistical

Information- Participants learn how to assign & account for Disbursing Orders and Client Assistance Cards, and manage master case files of Red Cross clients.

Introduction to Disaster- This video-based course provides the fundamental information about disaster, the community response, and the role of the Red Cross. *This course is a prerequisite to all other disaster training.*

Mass Care Overview- Basic information about the mass care function, which provides food and shelter to large numbers of people during disaster operations.

Orientation to Red Cross- Provides a general overview of basic Red Cross services.

Shelter Operations &

Simulation- Prepares participants to effectively manage a mass care shelter and provides participants an opportunity to practice the knowledge and skills needed to operate a shelter.

Emergency & Social Services Training Schedule January-February-March 2006

Orientation to Red Cross

Saturday, January 14 6:00-7:30pm
Saturday, March 11 6:00-7:30pm

Disaster Action Team Orientation

Sunday, January 15 1:00-4:00pm
Sunday, March 12 1:00-4:00pm

Family Services

Saturday, January 14 8:30am-5:00pm
Saturday, March 11 8:30am-5:00pm

Mass Care Overview

Tuesday, February 7 6:00-9:00pm

Shelter Operations/Simulation

Thursday, February 9 6:00-10:00pm

Emergency Response Vehicle Training

Tuesday, January 17 6:00-10:00pm
Wednesday, January 18 6:00-10:00pm
Wednesday, March 15 6:00-10:00pm
Thursday, March 16 6:00-10:00pm

Disaster Health Services

Tues./Thurs., Feb. 21/23 6:00-10:00pm
Mon./Wed., March 20/22 6:00-10:00pm

Financial and Statistical Information

(Previously called Records and Reports)
Saturday, March 25 8:30am-5:00pm

Please note the following:

*Scheduled dates for the **Managing Total Diversity** class in January and February are to be determined. Please contact Erin Lucarotti at (269) 353-6180, ext.113, after January 1, 2006, for these dates.

*Prior to taking any of the courses listed here, students must complete the **Introduction to Disaster** course.

Introduction to Disaster is available on-line at www2.redcross.org/flash/course01_v01/ For questions about this course please contact Erin at (269) 353-6180, ext.113. You can complete this course on your home computer, but we recommend that you have a cable, T-1, satellite or other high-speed modem to do so. A basic dial-up internet connection will be exceedingly slow in handling this presentation.

To schedule your enrollment in any of these classes, please call Erin Lucarotti at (269) 353-6180, ext. 113.

Looking Ahead for Your Disaster Training Needs?

Here's the tentative schedule of classes for April - June 2006. The exact dates will be published in the next issue of *Crosslinks*.

April 2006

Mass Care Overview
Shelter Operations
Shelter Simulations
Disaster Assessment

May 2006

Family Services
DAT Orientation
ERV: Ready, Set, Roll
Disaster Mental Health
Disaster Assessment

June 2006

Logistics Overview
Logistic Simulation
Disaster Mental Health
Weapons of Mass Destruction



Congressman Thanks Hurricane Volunteers

U.S. Congressman Fred Upton (right) stopped by the Chapter on Oct. 5 to thank the disaster volunteers and staff involved in the Hurricane Relief operations, including the Ft. Custer evacuation center. DAT members Nancy & Eric Johnson were on hand to talk about their trip to the hurricane zone in the Chapter's ERV.

ESSentials *by Doug Thompson,*

Director of Emergency & Social Services

Hurricane Season

The time period since the last issue of *Crosslinks* corresponds to the largest natural disaster response in the history of this country AND of the American Red Cross. I normally try to highlight individuals who have contributed exceptional service by name, but to do so for those stepping up would far exceed the number of pages of this newsletter and I would assuredly forget someone. So, let me just say a sincere and hearty "THANK YOU" to everyone involved in this unprecedented effort!

I also would like to report on several special portions of this massive response:

Fort Custer

In late August, after the extent of Hurricane Katrina's damage was beginning to be seen, we were asked by the State of Michigan and Red Cross Service Area to provide leadership, with our colleagues in the Calhoun/Branch Co. Chapter, in helping evacuees being flown to the Ft. Custer Air National Guard base. We were asked to plan to serve up to 1,500 evacuees at a time through a short term reception center (3-7 days at the center) and then to assist in the relocation of these persons throughout the state. Michigan offered to aid up to 15,000 evacuees. In addition, our Chapter's commitment to this movement from the reception center was up to 1,200 evacuees.

The realities of this plan were, thankfully, much smaller and different than the forecast. By September 5, we had received a total of 310 families (nearly 350 people), at Ft. Custer. Of those, less than 100 families chose to take up long-term residence in our four-county service area. We now estimate that less than 60 households remain in our area. The Ft. Custer reception center closed on September 30. The selflessness, speed and quality of the response by the volunteer and paid staff of the Red Cross again remind me "We're the best bunch 'o people I know!"

Self Evacuees

Along with the help we provided to the Ft. Custer site, we were privileged to provide help to 65 families who came to this area either by choice, by chance, to be with family, or were brought to the area by local people. We provided assistance for emergency needs, helped establish cases with other local services, matched the evacuees' needs with generously donated non-cash items and assisted them in opening FEMA cases. We continue to provide casework coordination for several of these families.

Staff Changes

Familiar faces, different places. We are reorganizing throughout the Chapter (see Marilyn Vineyard's article on pages 1 and 2). One result is the elimination of the Casework Supervisor position shared by Valerie Opdyke and Gail Turner. (Both ladies retired from the Red Cross earlier this year.) A new position, *Casework Coordinator*, was created in the revised organizational structure and is time-shared by veteran staff members **Kay Ensfield** and **Anne Howley-O'Brien**.

We also welcome **Cathleen Haight** into the new position of Administrative Assistant for the Community Service and Training Department.

Together We Prepare in the Schools

We have had the opportunity to focus on increasing our presence in schools through a grant from the State of Michigan Proud to Be American (PTBA) license plate funds. We are pleased to announce that, due to the success we have already demonstrated and our desire to maintain the momentum in this area, we were awarded an additional six months funding on this grant. We hope to have our programs adopted in several more area schools, adding to the 5 - 9 schools already involved.

Give Hope Now Initiative

A program to train and deploy 40,000 new disaster response volunteers nationwide by November 30 was announced by American Red Cross headquarters in mid-September.

An additional major focus of this recruitment was to increase the number of Red Cross volunteers who represent populations identifying themselves a member of a minority group, with an identified goal of 12.5% of the new recruits.

Our Chapter agreed, as a local goal, to strive to train and deploy 500 new people. As of November 7, we had recruited and trained 394 new volunteers with 14.7% identifying themselves minority group members.

Nationwide, the goal of 40,000 has been exceeded!

The thrust of this massive effort now has moved to retention and additional training. It is vital that we continue to engage and excite our new (and existing) volunteers, to keep them "coming back for more." We will be communicating many new initiatives in an attempt to accomplish this. Thank you to the volunteer committee members who stepped forward on very short notice to pull the initiative together.

Kalamazoo County – January 2006

Tues, Jan. 3	Noon-5:45 pm	Bronson Gilmore Ctr. for Health Education, Health Care Plaza.
Tues., Jan.3	Noon-5:45 pm	Kalamazoo Missionary Church, 5045 E. Michigan, Comstock.
Wed., Jan. 4	Noon-5:45 pm	Portage First United Methodist Church, 8740 S. Westnedge Ave.
Wed., Jan. 4	1:00-6:45 pm	Mt. Zion Baptist Church, 120 Roberson St.
Thurs., Jan. 5	Noon-5:45 pm	Kellogg Biological Station, 3700 East Gull Lake Dr.
Thurs., Jan. 5	Noon-5:45 pm	Holiday Inn, 2747 S. 11th St., Oshtemo
Fri., Jan. 6	Noon-5:45 pm	Seelye/Wright KIA, 6883 W. Main St.
Sat., Jan. 7	9:00 am-2:45 pm	Church of Jesus Christ of Latter Day Saints, 1112 Drake Rd.
Mon., Jan. 9	Noon-5:45 pm	Parkview Hills Clubhouse, 3707 Greenleaf Circle
Mon., Jan. 9	Noon-5:45 pm	Portage Community Outreach Center, 7130 S. Westnedge Ave.
Wed., Jan. 11	9:00 am-2:45 pm	National City Bank, 1 Natl. City Lane, Oshtemo <i>(closed to the public)</i>
Wed., Jan. 11	9:00 am-2:45 pm	Consumers Energy, 2500 E. Cork St. <i>(closed to the public)</i>
Thurs., Jan. 12	Noon-5:45 pm	ARC Chapter House, 5640 Venture Ct. Appt. only: 353-6180
Tues., Jan. 17	1:00-6:45 pm	St. Catherine of Siena, 1150 West Centre St.
Tues., Jan. 17	Noon-5:45 pm	Kalamazoo College, Hicks Center.
Wed., Jan. 18	9:00 am-2:45 pm	State Farm Insurance, 5564 Portage Rd. <i>(closed to the public)</i>
Thurs., Jan. 19	1:00-6:45 pm	St. Ambrose Church, 1628 East G Ave.
Thurs., Jan. 19	Noon-5:45 pm	Augusta VFW Post, 1354 West M-96, Augusta
Fri., Jan. 20	Noon-5:45 pm	Borgess Health Alliance Lawrence Education Ctr., 1701 Gull Rd.
Fri., Jan. 20	Noon-5:45 pm	<i>Vicksburg site to be announced</i>
Sat., Jan. 21	10:00 am-3:45 pm	Chapel Hill United Methodist Church, 7028 Oakland Dr.
Mon., Jan. 23	Noon-5:45 pm	Westwood United Methodist Church, 538 Nichols Rd.
Mon., Jan. 23	10:00 am-3:45 pm	Kalsec Inc., 3713 West Main St. <i>(closed to the public)</i>
Tues., Jan. 24	11:00 am-4:45 pm	WMU Bernhard Center -- WMU vs. CMU Blood Challenge Drive
Wed., Jan. 25	11:00 am-4:45 pm	WMU Bernhard Center -- WMU vs. CMU Blood Challenge Drive
Thurs., Jan. 26	1:00-6:45 pm	ARC Chapter House, 5640 Venture Ct. Appt. only: 353-6180
Thurs., Jan. 26		<i>WMU site to be announced -- WMU vs. CMU Blood Challenge Drive</i>
Fri., Jan. 27	Noon-5:45 pm	Haven Reformed Church, 5350 Sprinkle Rd., Parchment.
Fri., Jan. 27		<i>WMU site to be announced -- WMU vs. CMU Blood Challenge Drive</i>
Mon., Jan. 30	Noon-5:45 pm	St. Barnabas Episcopal Church, 929 East Centre St.
Mon., Jan. 30	1:00-6:45 pm	WMU Draper/Siedschlag Hall -- WMU vs. CMU Blood Challenge Drive
Tues., Jan. 31	1:00-6:45 pm	WMU Eicher/Lefevre Hall -- WMU vs. CMU Blood Challenge Drive
Tues., Jan. 31	10:00 am-3:45 pm	Manatron, 510 E. Milham Rd. <i>(closed to the public)</i>

Kalamazoo County – February 2006

Wed., Feb. 1	1:00-6:45 pm	WMU Bigelow Residence Hall -- WMU vs. CMU Blood Challenge Drive
Thurs., Feb. 2	Noon-5:45 pm	“O” Drive, ARC Chapter House, 5640 Venture Ct. Appt. only: 353-6180
Thurs., Feb. 2	1:00-6:45 pm	WMU French Hall -- WMU vs. CMU Blood Challenge Drive
Fri., Feb. 3		<i>WMU site to be announced -- WMU vs. CMU Blood Challenge Drive</i>
Mon., Feb. 6	Noon-5:45 pm	Bronson Gilmore Center for Health Ed., Health Care Plaza. Appt. only: 353-6180
Mon., Feb. 6	1:00-6:45 pm	WMU Henry Hall -- WMU vs. CMU Blood Challenge Drive
Tues., Feb. 7	11:00 am-4:45 pm	WMU Health Professional - <i>site to be announced -- WMU vs. CMU Blood Challenge Drive</i>
Wed., Feb. 8	11:00 am-4:45 pm	WMU Bernhard Center -- WMU vs. CMU Blood Challenge Drive
Thurs., Feb. 9	11:00 am-4:45 pm	WMU Schneider Hall -- WMU vs. CMU Blood Challenge Drive
Thurs., Feb. 9	Noon-5:45 pm	ARC Chapter House, 5640 Venture Ct. Appt. only: 353-6180
Fri., Feb. 10	Noon-5:45 pm	St. Ann Catholic Church, 12648 East D Ave., Augusta
Sat., Feb. 11	10:00 am-3:45 pm	Saturn Dealership, 5281 South 9th St., Oshtemo
Mon., Feb. 13	Noon-5:45 pm	Portage Community Outreach Center, 7130 S. Westnedge Ave.
Tues., Feb. 14	10:00 am-3:45 pm	Stryker (Medical) Corporation, 6300 Sprinkle Rd. <i>(closed to the public)</i>
Mon., Feb. 20	Noon-5:45 pm	Borgess Health Alliance, Lawrence Education Ctr., 1701 Gull Rd.
Tues., Feb. 21	9:00 am-2:45 pm	Arveco Container Corporation, 345 Gibson Street.
Tues., Feb. 21	11:00 am-4:45 pm	Pfizer Corp/Bldg 41, 7000 Portage Rd. <i>(closed to the public)</i>
Tues., Feb. 21	8:00 am-1:45 pm	Vicksburg High School, 501 East Highway, Vicksburg.
Wed., Feb. 22	10:00 am-3:45 pm	Pfizer Corp/Bldg 41, 7000 Portage Rd. <i>(closed to the public)</i>
Thurs., Feb. 23	6:15 am-Noon	Pfizer Corp/Bldg 41, 7000 Portage Rd. <i>(closed to the public)</i>
Thurs., Feb. 23	1:00-6:45 pm	ARC Chapter House, 5640 Venture Ct., Appt. only: 353-6180
Mon., Feb. 27	Noon-5:45 pm	Westwood United Methodist Church, 538 Nichols Rd.

Blood Drive Schedule For January February March 2006

*Schedule
subject
to change.*

Please call
(269) 353-6180 or
(800) 382-6382,
or visit our
web site to
confirm dates,
times & locations.

Web site:
www.
greaterkzoo
redcross.org

**BLOOD
CHALLENGE 2006!
Help WMU beat CMU
this year!!**

**See the highlighted
blood drives in
January and
February. All WMU
students, staff, alumni,
friends and neighbors
can participate!**

Kalamazoo County – March 2006

Thurs., Mar.2	10:00 am-3:45 pm	KVCC, 6767 West O Ave., Gallery Room 1510
Mon., Mar. 6	Noon-5:45 pm	Bronson Gilmore Center for Health Education, Health Care Plaza
Tues., Mar. 7	8:00 am-1:45 pm	Hackett Catholic Central High School, 1000 W. Kilgore Rd.
Thurs., Mar. 9	Noon-5:45 pm	ARC Chapter House, 5640 Venture Ct. Appt. only: 353-6180
Fri., Mar. 10	Noon-5:45 pm	Kellogg Biological Station Education Ctr., 3700 E. Gull Lake Dr.
Mon., Mar.13	Noon-5:45 pm	Portage Community Outreach Center, 7130 S. Westnedge Ave.
Mon., Mar.13	Noon-5:45 pm	Parkview Hills Clubhouse, 3707 Greenleaf Circle
Tues., Mar. 14	1:00-6:45 pm	Prince of Peace Lutheran Church, 1747 W Milham
Tues., Mar. 14		<i>WMU site to be announced</i>
Wed., Mar. 15	10:00 am-3:45 pm	Schoolcraft High School, 747 E. Clay St., Schoolcraft
Fri., Mar. 17	Noon-5:45 pm	<i>Vicksburg location to be announced</i>
Mon., Mar. 20	Noon-5:45 pm	Borgess Health Alliance, Lawrence Education Ctr., 1701 Gull Rd.
Tues., Mar. 21	8:00 am-1:45 pm	Parchment High School, 1916 East G Ave.
Thurs., Mar. 23	1:00-6:45 pm	ARC Chapter House, 5640 Venture Ct. Appt. only: 353-6180
Mon., Mar. 27	Noon-5:45 pm	Westwood United Methodist Church, 538 Nichols Rd.
Tues., Mar. 28	Noon-5:45 pm	Faith Church, 7200 Angling Rd.

Allegan County – January, February, March 2006

Thurs., Jan. 5	Noon-5:45 pm	Hamilton Reformed Church, 3554 M 40, Hamilton
Fri., Jan. 6	Noon-5:45 pm	Dorr Open Door Reformed Church, 683 142nd Ave., Dorr
Tues., Jan. 17	Noon-5:45 pm	Plainwell Borgess PIPP Hospital, 411 Naomi, Plainwell
Tues., Jan. 24	Noon-5:45 pm	Wayland Trinity Lutheran Church, 1235 135th Ave., Wayland
Wed., Jan. 25	11:00 am-4:45 pm	ABC West MI Auto Auction, 4758 Division, Moline
Thurs., Jan 26	Noon-5:45 pm	Griswold Auditorium, Hubbard St., Allegan
Tues., Jan. 31	Noon-5:45 pm	Otsego Church of God, 112 Kalamazoo St., Otsego
Fri., Feb. 3	Noon-5:45 pm	Saugatuck High School, 401 Elizabeth, Saugatuck
Tues., Feb. 7	1:00-7:00 pm	Martin United Methodist Church, 969 E Allegan Rd., Martin
Tues., Feb. 14	Noon-5:45 pm	Otsego Church of God, 112 Kalamazoo St., Otsego
Thurs., Feb. 16	Noon-5:45 pm	Plainwell Community Center, 798 E Bridges, Plainwell
Fri., Feb. 17	11:00 am-4:45 pm	Allegan General Hospital, 555 Linn St, Allegan
Mon., Feb. 20	8:00 am-1:45 pm	Fennville High School, 4 Memorial Dr., Fennville
Tues., Feb. 28	8:00 am-1:45 pm	Hayworth Furniture, 640 River St., Allegan
Thurs., Mar. 2	Noon-5:45 pm	Hamilton Reformed Church, 3554 M-40, Hamilton
Fri., Mar. 3	8:00 am-1:45 pm	Martin High School, 1556 Chalmers, Martin
Fri., Mar. 3	Noon-5:45 pm	Open Door Reformed Church, 1683 142nd Ave., Dorr
Mon., Mar. 20	Noon-5:45 pm	Allegan High School, 1560 M-40 North, Allegan
Tues., Mar. 21	Noon-5:45 pm	Wayland Trinity Lutheran Church, 1235 135th Ave., Wayland
Thurs., Mar. 23	Noon-5:45 pm	Griswold Auditorium, Hubbard St., Allegan
Tues., Mar. 28	8:00 am-1:45 pm	Otsego High School, 540 Washington St., Otsego
Tues., Mar. 28	8:00 am-1:45 pm	Plainwell High School, 684 Starr Rd., Plainwell

St. Joseph County – February, March 2006 (No Drives in January)

Wed., Feb. 1	Noon-5:45 pm	Mendon High School, 26393 Kirby Road Mendon, Mendon
Thurs., Feb. 2	10:00 am-3:45 pm	Ross Labs, 901 N. Centreville Rd., Sturgis (<i>closed to the public</i>)
Tues, Feb. 7	10:00 am-3:45 pm	St. Joseph County ISD, 62445 Shimmel Rd, Centreville 467-5400
Mon., Feb. 13	Noon-5:45 pm	Sturgis Wesleyan Church, 907 N. Nottawa, Appt only: (800) 382-6382
Tues., Feb. 14	Noon-5:45 pm	Pioneer Hi-Bred International, Inc., 1365 S. Washington St., Constantine
Wed., Feb. 15	10:00 am-3:45 pm	Glen Oaks Community College, 62249 Shimmel Rd., Centreville
Wed., Feb. 15	7:30 am-1:15 pm	Sturgis High School, 216 Vinewood, Sturgis
Wed., Feb. 15	10:00 am-3:45 pm	Morgan Olson Corp., 1801 S. Nottawa St., Sturgis
Wed., Feb. 22	11:30 am-5:15 pm	JoCo Center, 805 Wood St., Three Rivers
Fri., Mar. 3	8:00 am-1:45 pm	Three Rivers High School, 700 Sixth Ave., Three Rivers
Mon., Mar. 6	8:00 am-1:45 pm	White Pigeon High School, 410 E. Prairie, White Pigeon
Wed., Mar. 22	9:00 am-2:45 pm	Burr Oak High School, 326 E Eagle Rd., Burr Oak

Cass County January, February, March 2006

Mon., Jan. 23	1:00-6:45 pm	American Legion, US-12, Edwardsburg
Tues., Jan. 24	1:00-6:45 pm	St. Ann Catholic Church, 421 North Broadway St., Cassopolis
Tues., Feb. 14	8:30 am-2:15 pm	Edwardsburg High School, 69410 Section St., Edwardsburg
Fri., Feb. 24	Noon-5:45 pm	Lions' Club, 28606 Blue Bird, Dowagiac
Wed., Mar. 1	10 am-3:45 pm	Ross-Beatty High School, 22721 Diamond Cove Rd., Cassopolis
Sat., Mar. 11	9:00 am-1:45 pm	Porter Twp. Fire Dept., 69401 Baldwin Prairie Rd., Cassopolis
Tues., Mar. 14	Noon-5:45 pm	Marcellus High School, Arbor St., Marcellus
Tues., Mar. 21	8:00 am-1:45 pm	Dowagiac Union High School, 701 West Prairie Ronde, Dowagiac
Mon., Mar. 27	1:00-6:45 pm	Our Lady of the Lake Catholic Church, 24832 US 12, Edwardsburg

Tues., Mar. 28 1:00-6:45 pm
St. Ann Catholic Church,
421 North Broadway St.,
Cassopolis

Wed., Mar. 29 9:00 am-2:45 pm
Southwestern Michigan College
58900 Cherry Grove, Rd.
Dowagiac

MISSED OPPORTUNITIES, SOMETIMES NEVER RETURN

How can the Katrina Emergency Tax Relief Act help you?

During 2005 America has faced one of the greatest humanitarian challenges in its history. In the aftermath of Hurricanes Katrina and Rita, the American Red Cross led the effort to provide care and comfort to hundreds of thousands of people scattered across the U.S. This was the largest mobilization of disaster relief in American Red Cross history. This disaster called for an unprecedented response from individuals, volunteers, charities and government. The philanthropic response was incredible and led to record levels of contributions to help those in need -- *and to significant tax changes for 2005.*

Congress is encouraging additional charitable giving by changing income tax laws. The Katrina Emergency Tax Relief Act of 2005 (KETRA) was signed by President Bush on September 23. The act has provisions designed to encourage additional donations in 2005. **The gifts must be made on or before December 31, 2005, to qualify for the special KETRA provisions.**

KETRA temporarily suspends the limits that apply to gifts of cash to qualified organizations that are deductible during the year for income tax purposes. Therefore, donors can deduct qualified charitable gifts in the amounts up to 100 percent of their adjusted gross income. (There are limitations on higher income taxpayers that must be considered.)

Other exciting features of KETRA are the opportunities created with qualified retirement accounts like IRAs, 401(K), 403(b) and others.

The temporary increase in the deduction limit creates a planning opportunity for donors who are at least age 59½ to take withdrawals from the IRA or other qualified plans and contribute them to charity. The withdrawal will be added to the donor's adjusted gross income, but the full amount added to income will be deductible. **The new tax law in place until the end of 2005 allows donors to make a gift to a qualified charity of any amount from a qualified retirement account and deduct the entire amount.** For some donors, the limits on deductible amounts, combined with other reductions, can result in a portion of the retirement funds being taxed.

Taking time to review your giving goals and planning between now and the end of the year can be beneficial to you and help the Red Cross. Remember, everyone's financial circumstances vary. In addition, state laws differ and can affect your tax outcome. Please check with your professional advisors about ways you can take advantage of KETRA. To discuss this giving opportunity, please call Sean McCann, Director of Financial Development, 353-6180 ext. 122, or e-mail mccann@greaterkzooredcross.org.



A Real Public Servant!

State Senator Tom George, MD, took the time to donate blood in September to demonstrate one way that local residents could help the Red Cross during hurricane season and all year round. Sen. George urged his constituents to donate blood in Sept., and regularly thereafter.



Help make your home, your workplace and your community a safer place for everyone!

Take CPR, First Aid or other Red Cross Safety Courses! How about Babysitter's Training for youth ages 11 - 15? Call us at (269) 353-6180, ext. 113, or visit our web site at www.greaterkzooredcross.org for more information or to register. Courses taught at the Chapter Office, 5640 Venture Court, Kalamazoo, MI, unless otherwise indicated.

January-February-March 2006 Health & Safety Classes schedule

Standard First Aid Courses - \$40

Sat. January 14 9:00 am - 4:00 pm
 Sat. February 11 9:00 am - 4:00 pm
 Sat. March 11 9:00 am - 4:00 pm

First Aid/CPR/AED Courses - \$50

Sat. January 7 8:30 am - 5:30 pm
 Wed. January 11 8:30 am - 5:30 pm
 Sat. January 21 8:30 am - 5:30 pm
 Sat. February 4 8:30 am - 5:30 pm
 Wed. February 15 8:30 am - 5:30 pm
 Sat. February 18 8:30 am - 5:30 pm
 Sat. March 4 8:30 am - 5:30 pm
 Wed. March 15 8:30 am - 5:30 pm
 Sat. March 18 8:30 am - 5:30 pm

First Aid Courses - \$30

Mon. January 9 6:00 - 10:00 pm
 Wed. January 25 6:00 - 10:00 pm
 Wed. February 6 6:00 - 10:00 pm
 Mon. February 22 6:00 - 10:00 pm
 Mon. March 6 6:00 - 10:00 pm
 Wed. March 22 6:00 - 10:00 pm

Babysitter's Training - \$35

Sat. January 14 9:00 am - 5:00 pm
 Sat. February 11 9:00 am - 5:00 pm
 Sat. March 11 9:00 am - 5:00 pm

Infant/Child CPR - \$30

Wed. January 11 6:00 - 10:00 pm
 Tues. January 24 6:00 - 10:00 pm
 Mon. February 13 6:00 - 10:00 pm
 Thurs. February 23 6:00 - 10:00 pm
 Mon. March 13 6:00 - 10:00 pm
 Thurs. March 23 6:00 - 10:00 pm

Adult CPR/AED - \$30

Thurs. January 12 6:00 - 10:00 pm
 Wed. January 18 6:00 - 10:00 pm
 Mon. January 23 6:00 - 10:00 pm
 Thurs. February 9 6:00 - 10:00 pm
 Wed. February 15 6:00 - 10:00 pm
 Mon. February 20 6:00 - 10:00 pm
 Thurs. March 9 6:00 - 10:00 pm
 Wed. March 15 6:00 - 10:00 pm



CPR for Professional Rescuers Courses - \$40

Sat. January 7 8:30 am - 5:30 pm
 Sat. January 21 8:30 am - 5:30 pm
 Sat. February 4 8:30 am - 5:30 pm
 Sat. February 18 8:30 am - 5:30 pm
 Sat. March 4 8:30 am - 5:30 pm
 Sat. March 18 8:30 am - 5:30 pm

CPR/AED - Pro. Rescuers Recertification - \$25

Wed. January 11 6:00 - 10:00 pm
 Tues. January 24 6:00 - 10:00 pm
 Mon. February 13 6:00 - 10:00 pm
 Thurs. February 23 6:00 - 10:00 pm
 Mon. March 13 6:00 - 10:00 pm
 Thurs. March 23 6:00 - 10:00 pm

CPR/AED Recertification Courses - \$25

Thurs. January 19 6:00 - 10:00 pm
 Tues. January 31 9:00 am - 1:00 pm
 Thurs. February 16 6:00 - 10:00 pm
 Tues. February 28 9:00 am - 1:00 pm
 Thurs. March 16 6:00 - 10:00 pm
 Tues. March 28 9:00 am - 1:00 pm

All courses require pre-registration with payment. No walk-ins allowed. **If you need training but cannot afford the course fees, call us! Need-based scholarships are available.** Call (269) 353-6180 or visit www.greaterkzooredcross.org.

Health & Safety Classes Available in Allegan County!

The Allegan County Service Center of the American Red Cross offers First Aid, CPR and Babysitter Training Courses. Call the Service Center at (269) 673-8640 or (800) 382-6382 to register. The courses listed below are taught in Allegan.

Tues., Jan. 17	6:00 - 10:00 PM	Adult CPR/AED	\$30	Thurs., March 2	6:00 - 10:00 PM	Adult CPR/AED	\$30
Thurs., Jan. 26	6:00 - 9:00 PM	First Aid	\$30	Tues., March 7	6:00 - 9:00 PM	First Aid	\$30
Tues., Jan. 31	6:00 - 10:00 PM	Infant/Child CPR	\$30	Thurs., March 16	6:00 - 10:00 PM	Infant/Child CPR	\$30

Saturdays, Feb. 18 & 25 9:00 AM - 1:00 PM -- Babysitter's Training, Two-session class (both sessions required) \$35

***The following persons have made financial gifts to the Chapter
in memory of or in honor of loved ones, from September 1 - November 16, 2005***

<i>In Memory of:</i>	<i>By:</i>
James Annen, Jr.	Barbara J. Hines Richard A. Schockley, D.D.S.
Mary S. Beatty	Mr. & Mrs. Lawrence C. Hoff
Helen May Brown	Mr. & Mrs. J. Alan Campbell
Marian I. Brown	Anonymous Mr. & Mrs. Lyle Belson Brookside Drive Neighbors Judy Cleveringa Dana & Christin Lewicki Chelsea L. Norton Robbert Norton Robert Scott Norton Christina Rudolph
Dr. Lan Bui	P. M. Guilford, Ph.D., P.C.
Phyllis Burnham	Betty Lee Ongley Gail Turner
Colleen Cloney Duncan	James H. Duncan
Kenneth Fuhrman	Greg & Kirsten Crawford
Marge Gaunt	Ed & Louise Smith
Dr. William C. Gross	Gamma Mu Chapter of Eta Sigma Gamma (WMU)
Maynard Guy	Lloyd & Lois DeBoer
William H. Jewell	Mrs. Ann R. Jewell
Lois A. Johannes	Yuri & Irina Ledyeva Mr. & Mrs. Oliver K. Osborne Alberta M. Shaffer Joan H. Wallace
Dennis Johnson	Mr. & Mrs. Scott B. Bouwkamp David & Ruth Hall Mr. & Mrs. Gary A. Herder Mr. & Mrs. Ronald J. Herder Frederick H. Jung III Karen A. Ringel Marilyn J. Rubom Mr. & Mrs. Dalton C. Rumsey, Jr. Mary Stelter Paul & Betty Stewart Joan H. Wallace Luke & Penny Walsh Dennis L. Wegner
J. Marvin Kalleward	Overhead Door Co. of Kalamazoo Greg & Sallie Smith
Frank Kovach	Christine & Daniel Willson
Anita Alice Laughlin	Robert & Madge Cowles Hewitt Friends Dorothy J. Miller Robert & Garnette Pierson Leni Rice
Henrietta Luzinski	Fidlar Doubleday, Inc.

<i>In Memory of:</i>	<i>By:</i>
Aileen Myers	Mary & Alan Forrester
Phyllis J. Piatt	Early, Lennon, Crocker & Bartosiewicz, PLC Mr. & Mrs. Calvin Vanderkooy Carol L. Nezamis
Jack Plummer	Elizabeth Upjohn Mason
Eloise Seibert	James and Margery Waldo
Phyllis Shafer	Alan & Sarah Johnson
Harold B. Underwood	Gertrude M. Van Avery
LaVern C. Van Avery	Helen K. McCartney
Patricia Venner	Darlene & Lyle Schenck
Bret Shannon Willis	Melinda VanAntwarp & Ralph Woods
Our Family in Biloxi, MS	The Penny Family
Victims of Katrina	Barb Cutler

<i>In Honor of:</i>	<i>By:</i>
Mrs. H. C. Hawk	Jane Sellers
Jean Hinklin	Frank E. Lehrke
Marguerite Hoffman	Charles Hoffman
Tom Hoffman	Charles & Marguerite Hoffman
Alice Kelly	Christine & Daniel Willson
Denise Kling	Brian & Connie Pavey
Denise Kling & Marty Pelto	Brian & Connie Pavey
William H. Krasean	Rebecca & Matthew Steel
Mr. & Mrs. William. Lawrence	Jane Sellers
Judy & Rick McBee	Dr. & Mrs. Ken Franklin
Mr. George Naour	Ron & Karen Hanson
Valerie Opdyke	John & Beverly Folz Dean L. Freng Margaret Hurley Mike & Sue Lyons Don & Sharon Schmidt Bill & Judy Sherrod Sylvia N. Sherrod Gail Turner Dr. & Mrs. Verle H. Wiita
Carrie T. Sands	Weaver's Guild of Kalamazoo
Michael Stoline	Bill & Carrie Venema
Sue VandeGiessen	John & Judy Shehigian

A gift to Red Cross in memory of or in honor of a loved one, or to commemorate a special event, is a gift that keeps on giving! Call Sean McCann, Director of Development, at (269) 353-6180, ext. 122, to find out more.

Retirement Income To Depend On

Do you find the ups and downs of the current financial markets a little unnerving?

Most people do, and in these uncertain financial times, many of our older friends are turning to the Charitable Gift Annuity program of the American Red Cross to create a steady, dependable stream of lifetime income. They like knowing that, year in and year out, they will receive the same payment amount every quarter, no matter what is happening with the stock market or interest rates.

Here's an example of how a Charitable Gift Annuity works:

Mr. & Mrs. Smith are both 75 years of age. They give \$50,000 to the Red Cross in exchange for a gift annuity. The payment rate for their combined ages happens to be 6.3%, which means they will receive \$3,150.00 every year, or \$787.50 every quarter—much of it tax free! (Note: The rates vary, depending upon one's age and the rates currently recommended by the American Council on Gift Annuities). In addition, Mr. & Mrs. Smith are eligible to receive an immediate income tax deduction for their gift of approximately \$16,500.

The Smiths will receive fixed payments for the rest of their lives, guaranteed. And even when one of them dies, the surviving spouse will continue to receive the same fixed payments for the rest of his or her life.

You don't have to be married to obtain a gift annuity either. In fact, single-life annuities offer a higher rate! And, the older a person or couple happens to be, the higher the payment rate.

To learn more about how you or someone close to you might benefit, simply provide us with the following information:

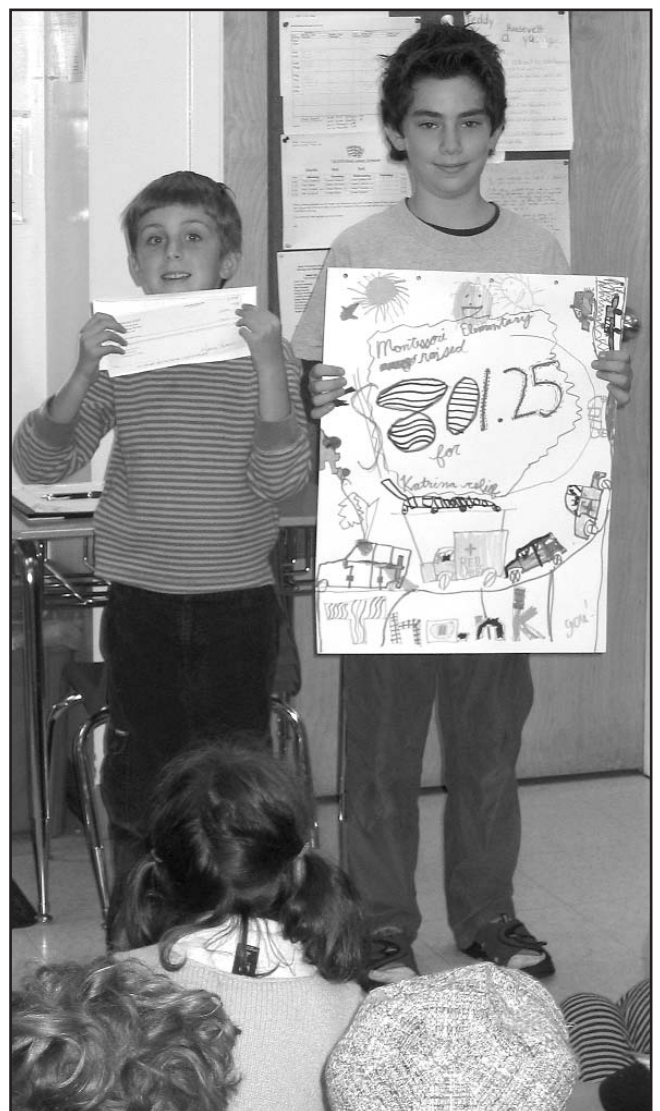
- Age(s) of participant(s)
- Amount of gift being considered
- How the annuity will be funded (cash or appreciated stock)

Once we have this information, we will prepare an easy-to-read, personalized summary of benefits that will tell you:

- How much you will receive for the rest of your life;
- How much of that income will be tax-free;
- How much your income tax deduction will be, and
- How your gift annuity will help ensure the future of the American Red Cross.

The service is free and confidential, and you are under no obligation to proceed with a gift.

To obtain your benefits summary, contact Sean McCann, Director of Financial Development, at (269) 353-6180, extension 122, or by e-mail at mccann@greaterkzooedcross.org.



Kids for Katrina!

Of the more than \$2 million contributed by area residents to the Red Cross's 2005 Hurricane Relief operations, thousands of dollars were raised by school children. The photos at right are from just two of the dozens of presentations the children proudly hosted as they turned the funds over to the Red Cross. (Top) Chapter Communications Director Terri Franklin joins Chris Hardin, an Amberly Elementary School 5th Grader, who organized a "Penny War" at school that raised \$2,704.71. (Bottom) Otto Kailing and Ari Solomon launched a Read-A-Thon at The Montessori School that raised \$801.25.



Serving the people of Kalamazoo, Allegan, Cass and St. Joseph Counties.

5640 Venture Court
Kalamazoo, MI 49009 1860

Phone: (269) 353 6180

Toll Free: (800) 382 6382 (from 269 area code only)

Fax: (269) 353 8657

Allegan office: (269) 673 8640

Cassopolis office: (800) 382 6382

Centreville office: (800) 382 6382

Internet: www.greaterkzooredcross.org

www.redcross.org

Email: mail@greaterkzooredcross.org

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Holiday Closings

Monday, Dec. 26, 2005, for Christmas Day

Monday, Jan. 2, 2006, for New Year's Day

Monday, Jan. 16, 2006, for

Martin Luther King Jr. Day

Emergency calls are answered

24-hours-a-day when the office is closed.

(269) 353-6180 or (800) 382-6382

DON'T MISS IMPORTANT INFORMATION! This Red Cross Newsletter contains:

*** The Emergency & Social Services (ESS) Dept. Training Classes Schedule for Jan., Feb. & March.**

*** The 1st quarter Blood Drive Schedules for Kalamazoo, Allegan, Cass & St. Joseph Counties.**

You also can find those schedules on-line at www.greaterkzooredcross.org

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Mail To: T. Franklin, American Red Cross 5640 Venture Ct., Kalamazoo, MI 49009

Fax: (269) 353-8657

E-mail: franklin@greaterkzooredcross.org

CHANGED YOUR EMAIL ADDRESS? PLEASE LET US KNOW!!