



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

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**Holiday Closings**  
July 3, 2009 for July 4th  
September 7, 2009 for Labor Day

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



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# CROSSCURRENTS



A PUBLICATION OF THE GREATER KALAMAZOO AREA CHAPTER OF THE AMERICAN RED CROSS

JUNE 2009



## Comings, Goings and Congratulations!

**Sean McCann** - Director of Development, was married to Priscilla Lambert on Saturday, April 3 at Stetson Chapel. Priscilla and Sean will honeymoon in Spain for two weeks following the end of the current WMU semester. Sean and Priscilla were among the last to leave a fabulous reception at the Rose Street Market...we're glad you enjoyed your special day!

**Kristin Schwannecke** - Training Coordinator, will be married on May 2! Kristin left the chapter the end of March after being feted by chapter staff at a kitchen shower. Kristin and her fiance, Brock, will honeymoon in Puerto Rico before settling in Chicago. Best wishes!

**Nancy VanderRoest** - has been named a Donor Recruitment Supervisor for the Great Lakes Blood Region. Nancy has been a chapter volunteer in Fund Development and Public Relations. Nancy is enjoying the job and hopes to continue volunteering for the chapter, as if she weren't already busy enough!

**Jennifer Woodstock** - Operations Assistant, Emergency Services, has accepted a position with the State of Montana as Exercise Program Manager, in Helena, MT. Jen will began her work in Montana on April 27. The rest of the Woodstock family will follow Jen west in July. Chapter staff and volunteers enjoyed a pizza party in honor of Jen on April 8, her last day with us. Bon Voyage and Good Luck in your new venture!

**Mememory Myers** - Our newest AmeriCorps worker joined us on June 1. Mememory hails from Lawton, MI and comes from a big family with nine brothers and sisters. She joins Stephanie Soisseth and Amanda White-Jensen in Emergency Services, Services to the Armed Forces and special projects as needed. Welcome Mememory!

The American Red Cross of Greater Kalamazoo initiated a program this year to educate multifamily-housing owners and residents about the benefits of renters' insurance. After reviewing two local fires and the impact on residents, it is evident how mandating renters' insurance in multifamily-housing communities helps residents financially, in addition to allowing the Red Cross to stretch its resources to help more people.

The Red Cross Disaster Services Program provides basic emergency assistance through food, clothing and shelter to those affected by disaster. In 2008, trained American Red Cross workers responded to more than 71,000 disasters nationally, the majority of which were single-family and multifamily-housing fires.

In the span of just six months, two multifamily-housing community fires caused significant damage and displaced several residents—some had renters' insurance to rely on, others did not. A fire in an apartment community in Oshtemo Township, Mich., displaced 16 families in March 2008. The majority of those affected by the fire did not have renters' insurance. A second apartment fire in the city of Kalamazoo in October of 2008 affected 34 families; however, this community mandated renters' insurance as a condition of residency. In this case, 92 percent of the residents impacted had policies to protect them in the aftermath of the disaster.

In each case, the Red Cross' scope of assistance varied because of the individual resources available. Following the Oshtemo fire, the Red Cross spent \$10,500 to provide emergency assistance for the 16 affected families. In the second fire, because of the required provision of renters' insurance, the Red Cross helped twice the number of families and spent an equal amount in assistance, effectively delivering more services to those in need.

An individual's personal resources are crucial to their respective recovery after any disaster. Proactive risk-management programs in multifamily-housing communities, such as full-participation renters' insurance, can help start the recovery process. These two situations highlight the value of mandatory renters' insurance programs in the multifamily-housing industry.

As a result, the Red Cross in the Greater Kalamazoo region has initiated an education program to raise awareness and underscore the importance of financial preparation in the event of a disaster. Informational flyers have been distributed and presentations given to local residents on the topic. Several local businesses and government agencies have provided tremendous support and participation in the program. These community partners are helping communicate the severity and frequency of disasters and how to prepare in advance. The Red Cross encourages individuals to have renters' insurance to minimize the financial impact in the event of a disaster. *This article originally appeared in the June 2009 issue of UNITS magazine and is reprinted with permission.*

Renters Insurance Poster Goes Here

## Memorials and Tributes

The following individuals made financial gifts to the Greater Kalamazoo Area Chapter in memory of or in honor of someone special from December 1, 2008 - March 31, 2009.

<i><b>In Honor or Memory of:</b></i>	<i><b>By:</b></i>	<i><b>In Honor or Memory of:</b></i>	<i><b>By:</b></i>
Lillian Bernstein	Drue and Phil Kramer	Clara M. Patterson	Richard A. Patterson
Art Challinor	Marilyn Moore	Gerald Perkins	Mr. and Mrs. Robert L. Perkins Mr. and Mrs. Lyle Rea Sue and Ken Schlaack Mr. and Mrs. Emmett M. Scott
Ralph P. Eshbaugh	Anonymous		
Dan Finch	Jo Longnecker	Jean Peterson	Janet and James Dancer Kalamazoo Community Foundation Dr. and Mrs. Jacob M. Weintraub
Diether H. Haenicke	Barbara H. and Gordon C. Miller		
Robert J. Hahn	Barbara H. and Gordon C. Miller		
Paul Henry	Mr. and Mrs. Robert A. Henry	Edward L. Schumann	Lois M. Whitmore
Margaret Hurley	Mr. and Mrs. Charles M. Hall Ms. S. D. Learned Marilyn J. Vineyard	James Shiley James E. Smith	Patricia J. Shiley Col. Robert W. Gunther
Brenda Johnson	Balkema Excavating Inc William and Diane Barton Mr. & Mrs. Danny Bassage Bill and Kathy Bosker Mr. & Mrs. Raymon C. Campbell Ken Detloff Donna DeVries Mr. & Mrs. Nicholas Dungey Mr. & Mrs. Richard J. Eldred Randy and Wyatt Gilmore Phyllis I. Gregory Wendy L. Hays Mr. and Mrs. John Heath, Sr. Mr. and Mrs. Patrick J. Joyce Mr. and Mrs. Mike Kintz Mr. and Mrs. Alvin P. Strong, Sr. Mr. and Mrs. Bradley VanManen Mr. and Mrs. Charles E. Vaughn	Loyle Vose Willie Webster Karolyn Zook	Shirley L. Palmer Lenora Webster Judith M. Sabo
		<i><b>In Honor or Tribute to:</b></i>	<i><b>By:</b></i>
		Sherry Faley - Birthday	Faye G. Line
		Kathleen Kim	Elizabeth A. Burns
		Sean McCann – Re-election to City Commission	Martha R. Cohen
		David Penniman	Mr. and Mrs. John B. Penniman
		Brian Teller	Lloyd and Cheryl Teller
Carl Lambert	Mr. and Mrs. David Grinder Green Bay Packaging Inc., Kalamazoo Division	Marilyn Vineyard	Frank and Karen Blaise Janet and James Dancer Vicki Nower Tom and Mary Tift
Ken Louwenaar	Mr. and Mrs. Steve Byers Gary and Linda Curtis Mr. and Mrs. Craig A. Irwin Susan Johnson Mr. and Mrs. Lou Kincaid Ralph Marcott Mr. and Mrs. Joseph E. Miller Mr. and Mrs. Wayne J. Moore Mr. and Mrs. Willy Nieuwenhuis Wayland Chrysler Inc	Ray Waurio Foster Woodward	Mary Waurio Heather Marcich
Helen K. McCartney	Sonia H. Hill and Maurice DeCoster		



**American Red Cross**

Greater Kalamazoo Area

**What can \$1,000 do for the American Red Cross in Allegan, Cass, Kalamazoo and St. Joseph Counties? A lot more than you might think!**



**Market Challenges Affect Estate Plans Too. Review Your Estate Plan in Light of Stock Market Volatility**

The recent falloff in stock prices has caused many people to reevaluate their financial and retirement plans. But what about the effect of market volatility on your estate plan? Now, in early 2009, is a good time to revisit your will, living trust and beneficiary designations of all kinds, and inquire whether changes in investment values will create an unfair or unintended distribution of your estate.

Suppose your will leaves real estate worth \$100,000 to one heir and that another heir will receive a stock portfolio originally worth \$100,000, but which has declined to only \$72,000. If your intent is to treat your beneficiaries equally, it might make sense to consider percentage bequests in which beneficiaries share proportionately in the increases or decreases of estate assets.

Examine your beneficiary designations. A \$100,000 face value life insurance policy will supply \$100,000 to your named beneficiary. A \$100,000 traditional IRA, on the other hand, is subject to fluctuation in value before your death – and will be taxable on the beneficiary's income tax return (not the case with life insurance). It's fairer to share these assets (along with the risks and the taxes) among beneficiaries.

As you review, and possibly revise, your estate plan for 2009, please consider adding the Greater Kalamazoo Area American Red Cross – serving Allegan, Cass, Kalamazoo and St. Joseph counties – as a beneficiary of your will, revocable living trust or other beneficiary arrangements. The following ideas allow you to provide for the Red Cross without a codicil (amendment) or a new will, and each provides your estate a charitable deduction.

Financial accounts. People who have financial accounts at banks, savings and loan associations and credit unions generally may direct that their deposits (checking, savings, share accounts, certificates of deposit) be paid on death to a particular individual – or to a charity. The designation can be revoked any time prior to death and in no way affects the depositor's control over the funds in the account.

Ask the manager at your financial institution how these beneficiary designations may be accomplished. In some areas they are called "P.O.D." (pay on death) accounts. "Totten Trusts" are available in other localities, where people with savings accounts in their name can write below their name the words: "as trustee for \_\_\_\_\_ (the death beneficiary)." If you write in the name of the Greater Kalamazoo Area American Red Cross, or the name of a relative or friend, the contents of the savings account will pass to that beneficiary at death. You can revoke this arrangement anytime during life.

Brokerage accounts. If you have stocks, bonds or mutual fund shares in brokerage accounts, it is possible to name the Greater Kalamazoo Area American Red Cross as "T.O.D." (Transfer On Death) beneficiary. You will maintain full control over the account during life.

Retirement plan beneficiary designations. Almost any arrangement that provides for a death beneficiary can be made payable to the Red Cross. Death benefits received by a beneficiary from a pension, 401(k) or Individual Retirement Account (IRA) are most often still subject to federal and state income taxes. Because the Red Cross is tax exempt, it often makes tax-wise sense to name the Red Cross as beneficiary (or partial beneficiary) and bequeath other assets, not subject to income tax, to individual beneficiaries. For some retirement plans, a spouse's consent may be necessary. You might also make the Red Cross the beneficiary of commercial annuities or deferred compensation; both can save taxes for your estate.

Life insurance. One of the easiest and most cost-effective ways to include the Red Cross in your estate plans is through life insurance. For example, you might make us the whole or partial beneficiary of an old policy that is no longer needed for family security. Simply ask the insurance company for the forms necessary to change the beneficiary or to transfer ownership in the policy to our name.

If you transfer ownership in an existing policy to the Red Cross, or if you buy and contribute a new policy, you will be entitled to an immediate income tax charitable deduction for the value of the policy (not the face amount), as well as deductions each year for any premiums paid. If you name us as the beneficiary of a policy (but do not transfer ownership of the policy), your estate will be entitled to an estate tax charitable deduction.

If any of these ideas are of interest to you, or if you have already made a gift through your estate plan, please contact Sean McCann, Development Director, at 269-353-6180, ext. 122. News of bequest intentions is extremely helpful in our future planning and gives us the opportunity to thank you.



\$1,000 can help five local families get emergency messages to loved ones stationed around the world with the United States Armed Forces. (Average cost per case is \$200 for caseworkers' involvement and other direct expenses.)

\$1,000 can provide four Manikins and four baby Manikins used to train members of the community in First Aid, CPR and other life-saving skills! \$1,000 can provide CPR class scholarships for 18 people who need but cannot afford, CPR and First Aid training.



\$1,000 can provide free rides for at least 142 low-income veterans who need transportation to medical appointments at the VA Hospital in Battle Creek. (Average ride cost approximately \$7 per person.)



\$1,000 can provide the canteen and support services needed to run eight blood drives collecting 100 units of blood each potentially saving 2,400 lives!



### MI Ride For Red

Sunday, July 19, 2009, is the date of the fourth annual "MI Ride For Red" – a healthy and fun bicycle-ride fundraiser along the Kal-Haven trail from Kalamazoo to the lakeshore in South Haven with all proceeds benefiting the American Red Cross serving Allegan, Cass, Kalamazoo & St. Joseph counties.

Participants will meet at the Kal-Haven Trailhead on 10th Street in Oshtemo at 7:00 AM for check-in and the ride starts at 8:00 AM. Riders will receive and be asked to wear a commemorative high-visibility, self-wicking, athletic t-shirt with the event logo.

The ride is not a race and the pace is moderate, averaging 12 mph and up. If, for some unforeseen reason, a rider is unable to complete the ride, a chase vehicle will be available for pickup along the way.

The ride ends at Packard Park in South Haven around noon and includes a lunch cookout prepared by volunteers and complimentary cool-down sports massages donated by Health Sciences and the Blue Heron Academy. Each registered rider is given a donation packet to collect as many donations as possible in support of the local Red Cross Chapter. A prize will be awarded to the rider that collects the highest dollar amount of donations.

Good weather and fun have helped the ride raise critically needed funds for the local Chapter over the past three years. With your help this year, the grand total raised could reach over \$10,000! Support a rider with a pledge!

Call or email Tim Bunch, Event Coordinator, at (269) 375-7555 or tim@ssinspect.com for more information. A rain date is scheduled for Sunday July 26th.

### Volunteers allow us to accomplish our mission!

In an extraordinary year of change, disaster, economic crisis, and old fashioned hard work - the chapter was pleased to honor our dedicated volunteers with the following special events.

#### Volunteer Survey Extravaganza

-All active volunteers were invited to the chapter for a day of fun and fellowship at their convenience. Different activities (Bingo, Wii, Movies, Cards) were held throughout the day to appeal to our wide base of volunteers. Snacks and lunch were provided. We had 35 volunteers participate in the event.

#### GKAARC visits Comerica Park!

-A generous grant from the Detroit Tiger's Foundation allowed us to recognize volunteers with a trip out to the ballpark. All volunteers receiving Chapter Awards were invited. As the tickets donated were on Memorial Day weekend, only two nominees were able to attend. Therefore, I extended the invitation to our Interns and AmeriCorps Members to show our gratitude for all the hours and service they have given to us over the past year.

#### Volunteer Recognition Reception @ the Wine Loft

-This year, the Volunteer Recognition Committee chose the following to receive awards: **Penny Thompson - Volunteer of the Year, Jessie Hamlin - Rookie of the Year. Ed Halcomb, Sidney Helmer, Tory Johnson, Susan Margelis, Emerson Eidson, and Keith Aldridge all received Certificates of Appreciation.** The awards were presented at a special ceremony held at the Wine Loft on June 19th. It was a special night at the Loft and we were excited to have Representative Robert Jones on hand to present Penny Thompson with a Governor's Tribute.

**No person was ever honored for what he received. Honor is given by what he gave. -- Calvin Coolidge**

Our Your American Red Cross Today luncheon guests have numbered 269 since June 2008. This has proven to be a very popular and worthwhile program for the Red Cross and our guests give it a very high rating with their feedback. We are educating the community about all the services that Red Cross provides and we are picking up new blood donors, new volunteers and a stronger community awareness of our mission.

Please continue to support "Your American Red Cross Today" lunches and think of (and ask!) people who could be guests for our lunches. One great habit is to try to remember to ask people you encounter at the coffee pot at work if they have been to a lunch yet. We have plenty of schedule cards if you need them to pass out to your friends and associates.

Thanks!

#### 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, June 25  
Thursday, July 9  
Thursday, July 23  
Thursday, August 13  
Thursday, August 27  
Thursday, Sept. 3  
Thursday, Sept. 27



Greater Kalamazoo Area Chapter  
5640 Venture Ct.  
Kalamazoo, Michigan 49009

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

### Annual Meeting 2009

The Greater Kalamazoo Area Chapter of the American Red Cross held its Annual Meeting on Tuesday, June 23, 2009 at the Chapter offices, 5640 Venture Ct., Kalamazoo, MI. The meeting began with a delicious breakfast and was enjoyed by approximately 40 volunteers and employees.

The Annual Meeting program included a summary of the highlights of the Chapter's fiscal year, presentation of the 2009 Community Recognition Awards, election of new members to the Chapter's Board of Directors, and recognition of retiring board members and the Chapter's new Honorary Life Members, and the award of the Mabel Chase Scholarship.

Board of Directors Chair, Ted Hartridge, reflected on our mission and principles to begin the meeting. Treasurer, Lindsay Letcher provided a picture of our financial position as we end fiscal year 2009, and a snapshot of projections for the 2010 fiscal year. Our chapter is financially stable and we are fortunate to begin the new year with the security and strength of strong fiscal controls and leadership. As so many other non-profit service organizations face the uncertainty of dwindling funds from traditional sources, we too are challenged to develop new sources of revenue. Bob Perkins, Fund Development and Communications Chair, highlighted the successes of the past year. We have increased the reach of the chapter into the community significantly with the **Your American Red Cross Today** educational luncheons which have seen 269 people visit the chapter since June 2008.

#### The 2009-2010 Board of Directors:

Ted Hartridge - Chair  
Laura Lentenbrink - Vice Chair  
Tom Schlueter - Secretary  
Lindsay Letcher - Treasurer

Lynne Cowart  
Jill Hess  
Robert Johnson  
Scott Koenigsfeld

Steve Ossewaarde  
Robert Perkins  
Marie Stevens

Gillian Stoltman  
Mark Vanderson  
Delores Walcott

With gratitude to retiring Board Members: Bruce Kocher, Margaret Patton, Richard Van Enk

#### 2009 Honorary Life Board Member Status for Exceptional Volunteer Leadership

Doris Allers  
Robert Capp  
Sandra Capp  
John Colburn  
Nancy Colburn  
Elane Johnson  
Doug Thompson  
Penny Thompson

#### Mabel Chase Scholarship Recipient

Marie Stevens, Chair of Volunteers presented Analyse Seely, 2009 Graduate of Sturgis High School with the award. In gracious acceptance remarks, Analyse told the audience how special her association with the Red Cross is to her. Analyse hopes to become a med-evac helicopter pilot, "...and then maybe I can make a difference helping people everyday, like all of you do." Congratulations Analyse!



pictured left to right:  
Zach Cahalan, Luann Seely, Analyse Seely



pictured left to right: Doug Thompson, Jill Hess, John Colburn, Nancy Colburn