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# LGBT News

The LGBT Resource Center for  
the 7 Rivers Region, Inc.

**March 2008**

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## Board President's Column by Mary O'Sullivan

**Fewer than 5%** of LGBT people make financial contributions to a local, regional, statewide, or national LGBT organizations. That's what the [Horizons Foundation](#) says in its recently released report entitled, **LGBT Giving to LGBT Organizations: Building a New Tradition of Philanthropy**. (You can download the [pdf of the full report here](#).) The research was conducted in California's Bay Area, but the results are probably reflective of a wider USA LGBT population.

I challenge you to to increase the percentage of LGBT folks (and their supporters) who give to LGBT organizations. For example, even though Chris Olson gives you some good ideas for how you might use the upcoming government rebate in her column in this issue, I suggest that there might be one more good use for it: donate the money to the 7 Rivers LGBT Resource Center and/or other LGBT organizations on a local, state, or national level.

If just 20% of the subscribers to this list donated their \$600 rebate, the 7 Rivers LGBT Resource Center would have enough money to hire a full time Executive Director to expand our services and to increase our visibility in our region. If 40% donated just a portion of the rebate we could achieve the same goal. (Remember that donations to nonprofits like the Center count toward a deduction from your income tax.)

Here's some of the work that your donations would allow our Director to do:

- Working with the other Wisconsin LGBT Centers to implement a three year smoking cessation grant with activities directed to the LGBT community.
- Expanding our Speakers Bureau.
- Further developing a dynamic volunteer base.
- Expanding the groups that use the Center, including an AODA group that is in progress.
- Expanding our referral lists for LGBT related services and LGBT friendly professionals such as medical, legal, and clergy.
- Continuing the collaborative work we do with other organizations in the area such as GALAXY, the UW-L Pride Center, Gunderen-Lutheran's Medical Library and so on.

As one of our Board members, Patty Martin says: "After realizing the need for funds to support GLBT issues my husband and I have stopped contributing to most of the mainstream organizations for heart, cancer, birth defects, lung health, etc. and contribute primarily to GLBT causes. We know there will be wide support from people for those other issues but not so much for GLBT issues. We want to fill that gap."

Francie and I will be part of the subscribers to this newsletter who will contribute. Our \$1200 total will be donated to the 7 Rivers LGBT Resource Center's special fund to hire an Executive Director. Please join us in contributing to the fund. I am confident that 7 Rivers Region LGBT folks and supporters can beat the Bay Area's 5%!

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## Report from the Center

Winter seems to be dragging on causing a continued quiet and lonely time of year here at the center. But we have still managed to keep busy! Thanks to recent generous donations, our library has a number of new books and DVD's available to check out or enjoy at the center during regular hours.

Speaking of hours, they have changed just a little. Instead of being open on Thursday from 1:30 p.m. to 6:00 p.m., the center will be open during those same hours on a day earlier. The hours for the LGBT Resource Center are: Monday and Wednesday 1:30-6:00 p.m. and Saturday 11:00 a.m.-5:00 p.m.

After a brief hiatus the Rainbow Boutique has returned! Stickers, jewelry and other PRIDE items are available in exchange for making a donation to the center.

Spring is coming slowly but surely and with it many new and exciting volunteer opportunities at the center. We are looking for people interested in helping to staff the center between late July and mid-September when the new AmeriCorps member comes on. We also have several fundraisers planned from Brat Barns at Festival to a swanky signature event for Coming out Day. Be watching for more information or contact Lindsay at the center if you want to find out how to help.

Thanks to all of you who completed the survey in last month's newsletter, If you didn't get around to it, you still have time.

Go to [http://www.surveymonkey.com/s.aspx?sm=UUhdSeQb5u7RMP\\_2bAWyvnMw\\_3d\\_3d](http://www.surveymonkey.com/s.aspx?sm=UUhdSeQb5u7RMP_2bAWyvnMw_3d_3d) and let us know what you'd like to see happen at your center! The suggestion that has gotten the greatest response was the idea of a book group. We would love to re-establish this type of a group and encourage anyone interested to get in touch with Lindsay at the center.

Pretty sure that's it for now. As always, if you have ideas for things you'd like to see happen here let us know!!

Stay warm and think Spring!!

Lindsay, 7 Rivers LGBT Resource Center Coordinator

## INCOME TAX REBATES: Can we afford it? Do you qualify for it? Will you spend it or save it? By Christina Mae Olson, CFP®

Our federal government has done it! They have passed (and our president has signed) a bill that orders hefty income tax rebates to go out to over 130 million Americans! Implementing this “stimulus package” will cost us \$\$ millions - over and above the \$168 billion in rebate checks. As I write this article on 2/19/08 at 9:30 am the national debt is \$9,299,300,080,294.66. Check out: [http://brillig.com/debt\\_clock/](http://brillig.com/debt_clock/) to see how much it has increased by the time you read this. Our national debt increases by \$1.56 billion every day! CAN WE REALLY AFFORD THIS NEW OBLIGATION?

These rebates will amount to \$600 per person (\$1200 for legally married couples) and an extra \$300 for each dependent child. You might not get that much if you earned more than \$75,000 in 2007 (\$150,000 for couples). By the way, social security income is included in “earned income” so if you collected social security in 2007 then you are eligible for this rebate.

There are very few qualifications:

- You must have a social security number (dependent children, also)
- You must file a tax return for 2007
- You must have “earned income” of at least \$3,000 in 2007

If you get a refund on your 2007 tax return and you have directed the IRS to auto-deposit your refund then your rebate will also be auto-deposited. The rest of us will have to wait and will get paper rebate checks mailed to us.

These “rebates” are actually a credit against our 2008 income taxes (computed based on our 2007 tax liability). The rebate will not be counted as taxable income on next year’s tax return. If you are a student or a very low income wage earner who usually doesn’t have to file a tax return - file one now so you can get your rebate. Gee whiz, the standard deduction for single workers was \$5,350 in 2007 and the personal exemption was \$3,400 so if you made less than \$8,750 then you probably weren’t going to even file a return. Don’t blow off a chance to get this money - file a return! No tax return - no rebate!

What will you do with the money? The government wants you to spend it on consumption. They think that having an infusion of \$168 billion changing hands at restaurants, department stores, car lots and other retailers will boost us out of this economic “recession” we are in.

I think this “stimulus package” is foolish. We are in this recession right now because we couldn’t handle debt. As a country and as individuals - we cannot handle debt! Foreclosures and bankruptcies continue to climb. We buy on credit and spend money that we don’t have - and can’t pay back. The average household debt in America is \$8400 (excluding mortgages and auto loans)! The average national savings rate is < -.5 > - that is minus one half of one percent! That means we are spending more than we are earning (not saving anything) and we are going deeper into debt each month just trying to get by. Why give us money and tell us to spend it when we can’t live within our means in the first place?

Here is what this financial planner suggests you do with your rebate checks:

- Pay off your credit cards and other bills
- Start (or add to) an emergency fund
- Open an IRA or ROTH IRA
- Increase your 401(k) deferrals at work

After you have taken these four prudent steps then you will have my blessing for injecting what is left into our economy. You'll be helping to get our nation out of it's nearly \$10 trillion debt! Way to go, people! Thank you!

Chris Olson is a licensed Certified Financial Planner™ Practitioner in private practice. You can contact her at [CMoney@centurytel.net](mailto:CMoney@centurytel.net) or 608-525-9818.

## Reminder: Become a member!

Your membership in the 7 Rivers LGBT Resource Center makes it possible for LGBT folks to have a presence in our community and to support the collaborative work we do with other organizations in the 7 Rivers Region. Your membership supports LGBT visibility! Please join us now by filling out [the membership form](#) and mailing it to the Center. Membership also comes with goodies from our Community Partners.