

Campaign Chronicle



The weekly newsletter of the Cincinnati Metro Area CFC

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Hard-hit military charities pin hopes on CFC

By Karen Jowers

Federal Times

Military-related charities are feeling the pinch of the economic recession as donors cut back on their giving.

"We're hurting. We've never had to ask for money before, and now we're out there asking," said Karen Guenther, co-founder and executive director of Injured Marine Semper Fi Fund.

Even as the number of injured troops asking for help has been on the rise, Guenther's group has seen a drop in donations of about 34 percent this year compared to the first eight months of 2008.

That's had an impact on assistance. Although the fund is giving more grants, the average amount of the grants has decreased, and the organization also has had to dip into its reserve funds, Guenther said.

The Injured Marine Semper Fi Fund helps injured Marines and sailors and their families, and soldiers and other service members injured in direct support of Marines.

The Fisher House Foundation has seen a 30-percent drop in donations this year, said David Coker, foundation president.

Guenther and other charity officials are pinning their hopes more than ever on the annual Combined Federal Campaign, which is just getting underway.

"When we joined CFC, we knew it would be a good way to sustain us in our lean years," Guenther said. "That's what we're seeing now, so I'm hoping our [CFC] donations go up this year."

But the outlook is uncertain at best. IMSFF and Fisher House are part of a military-related CFC federation of 69 charities called the Military, Veterans & Patriotic Service Organizations of America, www.mvpsoa.org.

In the 2008 CFC campaign, donations to MVPSOA charities decreased by about 3.9

percent — even though overall donations to CFC increased by 1 percent.

Patrick Maguire, business manager for the MVPSOA federation, called last year "a minor hiccup," noting that since 2005, CFC donations to the military-related charities have increased by 36 percent.

Still, he's predicting a "flat" year for the 2009 campaign.

"For the military charities, CFC is usually a pretty important source of income," Maguire said. "How well they do in CFC can mean the difference between success and failure."

One reason military-related charities are feeling a pinch is that funding from the California Community Foundation is ending. Over the past three to four years, that foundation has funneled nearly \$250 million to charities that help troops and families affected by deployments to Iraq and Afghanistan.

"Everyone had a tremendous plus-up and could increase services" through that initiative, said Coker of the Fisher House Foundation.

CFC donations play a big role in Fisher House's ability to help troops and their families, Coker said. Among other things, those donations pay for families to stay free at Fisher House comfort homes near military treatment facilities. In 2008, the foundation received donations of \$40 million, most of which is used to build more Fisher Houses. About \$2.6 million came from the CFC.

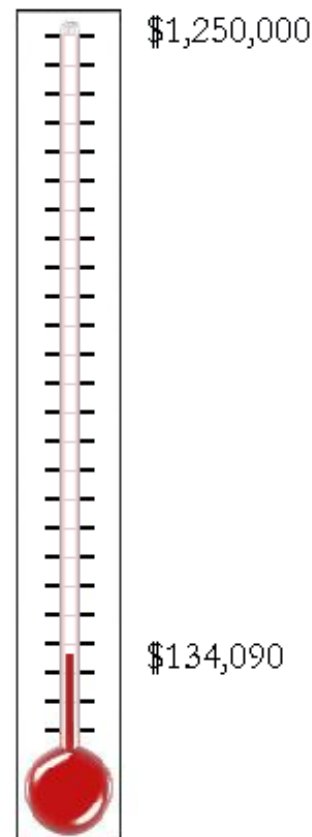
The Landstuhl Hospital Care Project, a charity with a much smaller budget, has seen an increase in cash donations of about \$3,000, or 4 percent, through July 31, compared to the first seven months of 2008.

"But if we didn't have the [CFC], we would actually be down in donations," said Karen Grimord, president and founder of the organization.

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Going for the Goal

The Campaign has exceeded its first 10% toward its goal! Thanks to all who have participated.



The Cincinnati Metro Area CFC would like to thank the following for their sponsorship of the 2009 Campaign:

**Government Employee
Insurance Company
(GEICO)**

**Greater Cincinnati
Federal Executive Board**

CFC Testimonial: Local organization supports those waiting for benefits

As a Federal employee, you understand the concept of service. You work daily serving the American people, many of whom find themselves in situations where they cannot help themselves. It is often a thankless job; but the men and women in Federal service see to it that those who need help get it.

You also realize that the number of people requiring assistance is staggering. Veterans requiring health care, retirees in need of benefits, the suddenly disabled trying to find a new means of living...no matter how hard you work, the government can't help everyone instantaneously.

Consider the case of Ms. Philips. Her story is an all too common one. Waiting for the benefits to which she is entitled (benefits many of you helped get to her), Ms. Philips still had an immediate need. Without the assistance of CFC organizations such as this, your work may have been for not.

To all that support the CFC,

In 2005, my husband passed away unexpectedly. I was unemployed and unemployable due to a disability. I had no family in the area. I had no income and few resources. I applied for Social Security Disability as a disabled surviving spouse. I was told the process could take years before I received approval. I applied for public assistance but as a single woman with no dependents, I qualified for food stamps only. My husband's family were unable to help me keep the house. Three months after he died, I knew I would be numbered among the homeless.

I had heard about this CFC organization because the church I attended ministered to homeless women and used its services as one of the agencies that referred people to live in houses they owned. Since a house was available, I contacted them to apply to participate in their transitional housing program. I was accepted and moved into one of the houses owned by the church. A year later, the church ended their ministry to homeless women. The application for Social Security Disability was still pending. I searched for a place to live right up to the deadline for moving out. Without income, nothing was available so I again applied to this organization to participate in another

of their programs for homeless women. I moved into the home and continued to search for a place of my own. I submitted applications to numerous subsidized apartment complexes. Unfortunately, those I contacted had waiting lists of a year or more. I put my name on many of those lists and kept sending out applications. I finally found a studio apartment in a subsidized retirement community that had an immediate opening. I signed the lease and moved in after two years of support from this CFC organization.

I am now living in a lovely retirement community in Anderson Township. I'm on the waiting list for a one bedroom apartment. Without the help of this organization, my situation would have been unbearable. Life was stressful enough as a recent widow without adding losing my home as well. I shudder to think what my life would have been had they not been there to provide housing for those two years. Not only did they provide housing, they provided support and resources as I adjusted to being single again in an area where I had no family and too few friends able to help.

What I received can never be repaid. It just isn't possible to repay the safety and sanity that is a part of what I received while living in the housing they provided. The support and encouragement (from staff as well as other ladies living in the home) kept me going when I felt discouraged and alone. When Sr. Mary saw a jacket I had made for my granddaughter, I found a way to "repay" what I had received. I now happily knit, sew and crochet items for the various fund raisers. It is a joy to be able to do something to help others in a situation similar to what mine had been. I will continue to knit, sew and crochet as long as I am able. This is only natural (as far as I'm concerned) since the support, encouragement, stability and sanity provided by this CFC organization will be a part of me for the rest of my life. I was approved for disabled widow's benefits in June of this year and received a check for nearly three years of back pay. Out of that, I was happy to be able to send a check out this month!

Hugs and God bless,
K. Phillips

Upcoming Campaign Kick-Offs

- Oct. 5** Cincinnati Internal Revenue Service Center (CIRSC)
(Treasury)
- Oct. 5** VA Medical Center
(Veterans Affairs)
- Oct. 5** Environmental Management, Consolidated Business Center
(Energy)
- Oct. 5** Social Security Administration, Office of Disability Adjudication & Review (ODAR)
(Independent Agency)
- Oct. 7** IRS—Tax Exempt & Government Entities Division (TEGE)
(Treasury)
- Oct. 7** IRS—Small Business/Self Employed Division (SBSE)
(Treasury)
- Oct. 7** IRS—Agency-Wide Shared Services (AWSS)
(Treasury)
- Oct. 7** IRS—Human Capital Officer (HCO)
(Treasury)
- Oct. 7** IRS—Large and Mid-Size Business Division (LMSB)
(Treasury)
- Oct. 7** IRS—Taxpayer Advocate Service, Federal Building (TAS)
(Treasury)
- Oct. 7** IRS—Office of Treasury Inspector General for Tax Administration (TIGTA)
(Treasury)
- Oct. 7** IRS—Wage & Investment Division (W&I)
(Treasury)
- Oct. 7** IRS—Criminal Investigation (CI)
(Treasury)

Charity Navigator Tip #2: Review your finances

In its second installment in a series that examines advice given by Charity Navigator, the *Campaign Chronicle* considers the need to Review your personal finances to determine how much you can afford to give. As this step may seem pretty daunting, we hope to make it clear here.

Charity Navigator's tip reads as follows:

Once you've honed in on your charitable interests, you'll need to review your personal finances and set some giving goals. In general, it is estimated that average annual giving is 3.2% of income. Apply this percentage to your annual income and see if you are comfortable with that level of giving. Even better, break it down per pay period so you'll know exactly how much will be deducted from each paycheck. You might be surprised to find out you can afford to give more than you thought.

After you've calculated how much to contribute, you'll need to remember a few rules in order to maximize the tax benefits of your gift. Payroll deduction is convenient in that you do not need an acknowledgment from the charity to claim your tax deduction. There is however one exception to this rule. If you contribute \$250 or more from a single paycheck, then you must prove to the IRS that you (a) made the donation and (b) you didn't receive anything in return for that donation. Simply keeping a copy of your pay stub fulfills the first requirement. To comply with the second, you'll need a pledge card or other documentation from the charity specifically stating that you did not receive any goods or services in return for your gift. If you need some help to determine the level of giving right for you based on the tax benefits of giving, access Charity Navigator's giving calculator [find the link at www.cincycfc.org].

The Cincinnati Metro Area CFC makes the steps described here easy for the Fed-

Charity Navigator's Five Tips for CFC Donors

1. Examine your values to determine which causes you want to support.
2. Review your personal finances to determine how much you can afford to give.
3. Learn how the participating charities were pre-screened and back it up with your own research.
4. Find out what percentage of your donation is going to the charities you've chosen.
5. At the end of the year, find out how your donations were put to use.

eral employee. Consider the following:

Find the Charity Navigator giving calculator on our website. Simply visit www.cincycfc.org and find the link under "Campaign Resources". This tool will help you find the tax savings for the level of giving that is right for you.

Your pledge card is your key to realizing your tax benefit. Both the hard copy pledge card and the online pledge form specifically state "CFC organizations do not provide goods or services in whole or partial consideration for any contributions made to the organizations via this pledge card" as required by tax policy.

More information about the tax benefits of your CFC contribution can be found at charitynavigator.org. As always, the Cincinnati Metro Area CFC stands ready to assist any Federal employee with questions concerning the Campaign. Feel free to contact the CFC Office at (513) 684-2515 or cincycfc@gmail.com.



CHARITY NAVIGATOR
Your Guide To Intelligent Giving

Military

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"I've received three e-mails from donors in the last two months saying they could no longer support LHCP because they were losing their jobs. They've been longtime supporters."

The foundation, working with 72 contacts in military and VA medical facilities, sends a variety of items ranging from blood warmers to special disposable washcloths, to thermal blankets, DVD players, and clothing ranging from disposable surgical underwear to socks, sweats and winter coats.

This will be its first year in the MVPSOA federation, and Grimord hopes greater visibility will boost donations.

Some charities are much closer to the brink. "In the last three weeks, three military-related charities have told us they can no longer help clients — they have no money," said USA Cares president Bill Nelson.

Many military-related charities work together, referring troops and families to sister charities that focus on a particular need, he noted. "Those of us who survive have to do more," he said.

USA Cares focuses on emergency financial needs, including housing. The group has seen a drop of about 2 percent in donations this year, even as the need is increasing.

Over the past six to eight months, Nelson said, "We've definitely seen a trend in ruthlessness in landlords and particularly utility companies reluctant to work with anyone regarding evictions or utility shutoffs."