

# Lavender Notes

*A Project of the Tides Center*

January 2012

## Our Mission

Improving the lives of  
LGBT seniors with  
outreach,  
education, and  
Advocacy

## Services

Friendly Visits  
Monthly Lunches  
Educational Events

## Upcoming Events

Senior Advocacy  
Meeting—January 12  
(See page 2)

San Leandro Potluck  
1395 Bancroft Ave.  
San Leandro, CA  
12:00 to 2:00 PM

Oakland Lunch Bunch  
5714 MLK Jr. Way  
Oakland, CA  
12:30-2:30 PM

Volume 15, Issue 1

LAVENDER  
SENIORS  
*of the East Bay*

## Improving the LGBT Senior Community with Planned Giving – The Charitable Remainder Trust

Part Two of a multi part article, By Dan Ashbrook

Back in August Lavender Notes featured an article about bequests, a common type of planned gift made to a charity through a provision in a will. Although if a donor would like to see their gifts being used during their own lifetime, other forms of planned gifts may be preferred such as a Charitable Remainder Trust (CRT). For those that give regularly to nonprofit organizations a CRT is a method used where the donor does not have to give up those assets while alive. The CRT is an income trust created by transferring property irrevocably to a charitable institution (or other trustee) that provides the donor and/or charity with income for life or a designated term. Charitable transfers generally are exempt from transfer taxes whether they are made while the donor is alive or deceased. The grantor of such transfers may be entitled to income tax benefits during his or her lifetime and reduced estate taxes at death. It is not uncommon for donors to be concerned about making lifetime gifts for fear of needing the assets during retirement. Placing assets in a CRT and having them designated to a nonprofit preserves the donors assets for their own use while alive and upon death, the nonprofit will receive the remaining assets. There are different types of CRTs to consider. A Charitable Remainder Annuity Trust pays a fixed amount of income based on a percentage of the trusts' fair market value each year to the donor or the donor's beneficiary. This kind of trust may be either inter-vivos meaning "while the donor is alive" or testamentary which would be funded at the time of the donor's death. The inter-vivos provides the donor with an income tax deduction for the remaining sum a designated charity would receive upon the donor's death while a testamentary provides an income tax deduction for the estate. The second kind of CRT is the Charitable Remainder Unitrust which provides the donor or beneficiary with flexible income as opposed to the annuity trust's fixed amount. The unitrust does fix income based on a percentage of the trust amount but the difference is that the value of the trust is recalculated each year therefore the payouts vary. Because CRTs are complicated instruments with different options for different needs along with tax consequences, it is critical that donors consult with professional estate planning attorneys, tax consultants, and or financial advisors before creating one. A professional will be able to advise you on what kinds of assets are suitable for CRTs as well as tax and other consequences. Beware that mistakes in the administration of these instruments can hinder qualifying as a charitable trust for tax purposes. For these reasons it can be wise to use a corporate trustee to monitor the trust and its assets. Enough can't be said for estate planning or the need for legacy donations for the LGBT senior community because traditional estate planning may not take care of our beneficiaries according to our expectations and traditional sources of charitable revenue do not adequately address this communities needs. For more information about making contributions to Lavender Seniors with gifts from current assets or estates contact Dan Ashbrook at 510-318-6135 or email [dashbrook@bayareacs.org](mailto:dashbrook@bayareacs.org)

*\*This article is intended for educational purposes and not a means of financial, tax, or estate planning advice. Estate planning can reduce tax and administrative costs as a result of distributing assets after death as well as avoid probate court but always consult professionals first .*

1395 Bancroft Avenue, San Leandro, Ca 94577

P: (510) 667-9655, F: (510) 667-9909, [Info@LavenderSeniors.org](mailto:Info@LavenderSeniors.org)

[www.LavenderSeniors.org](http://www.LavenderSeniors.org)

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## Book Review

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### **Queer (In) Justice: The Criminalization of LGBT People In The United States**

**By Joey L. Mogul, Andrea J. Ritchie, and Kay Whitlock  
Beacon Press, \$27.95**

Many middle class people feel fairly safe and smug about the position in the order of things. But what about those in our community who inhabit the jails and prisons. Gay men have been branded as dangerous since the infamous Leob-Leopold case of the 1920s, when two spoiled rich boys murdered young Bobby Franks just for the hell of it.

Lesbians are frequently harassed by police and jailed on slim evidence. Black gays are accused of spreading AIDS among the prison population.

The National Coalition of Anti-Violence Programs tell us that police are the third largest category of perpetrators of anti-gay violence. Repeat of sodomy laws have not changed attitudes in many law enforcement circles. Lambda Legal has challenged police conduct in several cases.

Gays have no rights in many prisons. Texas is especially brutal. Lavender inmates are frequently beaten and raped. Medical treatments is often withheld. Conjugal visits are usually denied for LGBT couples. They are allowed in only five states including California.

The men in blue frequently refuse to classify an assault as a hate crime. In 1981 the Anti-Defamation League created a model law for hate crimes.

In 1991 the federal Hate Crimes Statistics Act was created. The Matthew Shepherd murder created a watershed in civil rights for our community. All minority groups must continue to co-ordinate their efforts and present a unified front to the American people.

The authors, Mogul, Ritchie, and Whitlock have given us a compelling survey of the present challenge. Now it is up to us to back up their pioneering efforts.

-Frank Howell

### **Agents for Change - Senior Advocacy**

#### **Meeting January 12**

"Agents for Change" is a new volunteer advocacy group started by Bay Area Community Services (BACS) dedicated to resolving the issues that affect older adults in Alameda County. The group is made up of senior volunteer advocates from Lavender Seniors, United Seniors of Oakland and Alameda County, and CARA to name a few.

The long-term goal of the group is to create a network of volunteer advocates that are trained and organized to address issues that affect the quality of their lives.

Join us to discover and share in the power of organized seniors working together. Benefits of attending include learning how to play a role in protecting and expanding senior services, making your voice heard to improve the quality of life in our community, and sharing food, fellowship, and fun with other committed leaders.

Please join us for lunch and community conversation.

**Thursday January 12, 2012, 12:30pm – 2:00pm, North Oakland Senior Center, 5714 Martin Luther King, Jr. Way, RSVP recommended, or for more information contact Scott Weinzirl at 510-318-6113 or send an e-mail to [sweinzirl@bayareacs.org](mailto:sweinzirl@bayareacs.org)**

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## CARA Corner

### **RALLY FOR SB 810 ON JANUARY 9<sup>TH</sup> IN SACRAMENTO – SIGN UP TODAY**

For years, CARA has supported legislation to pass a Medicare for All model of health care in California. Several times the legislation has passed, only to have Gov. Schwarzenegger veto it. The new bill, SB 810, sponsored by Senator Mark Leno is now facing a tremendous challenge just to get it out of the Senate. There are lots of possible reasons why the bill is facing such obstacles – federal health reform is taking everyone's attention, the Democrats must now vote on a bill that could get signed by the Governor, and the insurance industry is pumping lots of cash into legislators' pockets to vote against this bill. We need you to help get SB 810 passed out of the Senate Appropriations Committee and then passed by the full Senate – all by January 31, 2012. Please consider joining CARA and the Campaign for a Healthy California as we join the California Health Professional Students Association for their annual lobby day for single payer health care. This rally comes at a very important time in our efforts to move SB 810 through the Senate. We must have thousands at the Capitol to show our support. The rally will be held at 12 noon outside the Capitol in Sacramento. CARA is organizing buses and carpools from the Bay Area and Central Valley (and other parts of Northern CA). Here are the details for busses and carpools so far. Busses will return by 5pm at the latest. Box lunches will be available on the bus. Donations will be collected on the buses.

**Richmond:** Target at 42<sup>nd</sup> and MacDonald Ave at 9:45am. Call CARA at 510-663-4086.

**San Francisco:** SF Main Library at Larkin and Fulton at 9am. Call CARA at 510-663-4086

**Berkeley:** Ashby BART at 9:30am. Call CARA 510-663-4086 for a seat.

For more information about SB810 or if you are interested in attending and your area is not listed here, please call the CARA office at 510-663-4086 and tell us your name, phone number and email address, and where you need a ride from. We will get back in touch with you if we find rides from your area. We need everyone to attend this most important rally.

**Lavender Seniors of the East Bay is funded by individuals as well as Alameda County Area Agency on Aging, Alameda County Leather Corps, Kaiser Permanente, City of Oakland, City of Fremont, East Bay Foundation on Aging, Gay Chemists Support Fund, Horizons Foundation, Royal Grand Ducal Council/Alameda County, San Francisco Foundation, Bay Area Physicians for Human Rights (BAPHR), and Sisters of Perpetual Indulgence. We gratefully acknowledge the support of all Friends of Lavender Seniors.**

# January 2012

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5 Women's Group	6	7
8	9	10	11 Board Meeting	12 Senior Men's Group	13	14 Potluck
15	16	17	18	19 Women's Group	20 Lunch Bunch	21 Fellows
22	23	24	25	26 Senior Men's Group	27 South County Lunch	28
29	30	31				

**Jan. 5th and 19th - 1:30 PM-3:30PM - Support Discussion Group for Aging Queer Women, (1<sup>st</sup> and 3<sup>rd</sup> Thurs.) -The Pacific Center, 2712 Telegraph Ave. (at Derby) Berkeley**

**Jan. 11th - 7:00-8:30PM - Lavender Senior Board Meeting (Wed. before Potluck) 1395 Bancroft Ave. San Leandro**

**Jan. 12th and 26th - 1:30PM - Senior Men's Group. (2nd and 4th Thurs.), 2712 Telegraph Ave. Berkeley at the Pacific Center Co-Sponsor: Pacific Center 510-548-8283**

**Jan. 12th - Senior Advocacy Meeting—North Oakland Senior Center, 5714 MLK Jr. Way (58th St.) RSVP Scott Weinzirl—510-318-6113 or email to sweinzirl@bayareacs.org**

**Jan. 14th - 12:00 PM-2:00 PM -Lavender Seniors Potluck (2<sup>nd</sup> Sat.) 1395 Bancroft Ave, San Leandro **Program: Laughing Yoga With Laughing Lydia****

**Jan. 20th - 12:30-2:30 PM - Lavender Seniors Lunch Bunch, (3<sup>rd</sup> Fri.) North Oakland Senior Center, 5714 MLK Jr. Way. (58<sup>th</sup> St.) Oakland. Sponsored by City of Oakland Aging and Adult Services. **Program: Rachael D. Ginsburg, Attorney At Law****

**Jan. 21st - Fellows of the East Bay (3<sup>rd</sup> Sat.) 1823 9<sup>th</sup> Street (at Hearst), Berkeley. **Social Hour 5:00, Dinner 6:30.****

**Jan. 27th—South County Lunch and Talk About (4th Fri.) **Program: TBA—40086 Paseo Padre Pkwy. Fremont. Sponsor: City of Fremont, Human Resources Dept. For more information call Dan Ashbrook—510-318-6135****

## Become a "Friend of Lavender Seniors" Today!

Here's my gift of:  \$20  \$35  \$50  \$100  \$250  \$1000  Other \$ \_\_\_\_\_

Donate online at [www.lavenderseniors.org](http://www.lavenderseniors.org). or send a check made payable to Tides Center / Lavender Seniors or please charge my (circle one): AMEX Mastercard VISA Signature: \_\_\_\_\_

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I would like to make a monthly pledge of \$ \_\_\_\_\_ Please send me a monthly donation form and envelope.

**Please mail to: Lavender Seniors of the East Bay, 1395 Bancroft Avenue, San Leandro, CA 94577**

**Monica Z. Nowakowski-Carlson, L.C.S.W.**  
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**ADVERTISING RATES\* FOR LAVENDER NOTES**

Ad Size	1 month	3 months	6 months	1 year
<b>Classified Ad</b>	\$2 per line (per month) on a 3-column page			
<b>Business Card</b>	\$30	\$75	\$140	\$250
<b>Quarter Page</b>	\$50	\$125	\$225	\$400
<b>Half Page</b>	\$90	\$220	\$400	\$750
<b>Full Page</b>	\$200	\$450	\$800	\$1400

\* Individuals and non-profit organizations who have made an annual contribution of \$25 or more are entitled to discounts of 40% on classified ads and 20% on other ads. Lavender Seniors reserves the right to accept or reject any ad. \* Cost for a 1/2 page insert or one-page insert to *Lavender Notes* for one month may be purchased for: Non-Profits, \$250; For-Profits, \$500. Must be received by 10<sup>th</sup> of preceding month.