

# NONPAREIL *online*

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## Shenanigans: A good way to consume your stimulus check

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Like so many other American taxpayers, I've been waiting for my stimulus check to drop into the bank account. And, like so many others, it had a planned, practical use - in my case, to make a small dent in my student loan debt.

The rebate arrived last Friday, but unfortunately life changed the plan with a move, so I used my George Bush pat on the head to pay back a short-term loan from a family member. But the president should not fret too much, because our money will enhance someone else's ability to "stimulate the economy."

Americans are consumers, and Bush tells us to keep consuming, that the best thing we can do with these checks is not put them into savings (perhaps your child's college savings) or pay bills or pay down a loan - but to go out and consume some more. Spend it. Have fun! Go on a shopping spree for the good of God and country.

It's just like the Hungry, Hungry Hippo game. When that green hippo breaks, you just hit it harder until the whole board flips over.

Some lucky Americans may be able to do their "patriotic duty" and stimulate the economy without worry. With the switch to digital broadcasting, now might be the right time to buy a digital TV and feel the brunt of a higher energy bill later. But there's a better way to stimulate the economy and be money-savvy for the 2008 tax year.

Charities and nonprofit organizations are feeling the brunt of the economic rut. Those hardest hit receive less help when they need it the most, because the generous now have to pinch their pennies.

For instance, Hooves and Paws, Inc., ([www.hoovespaws.org](http://www.hoovespaws.org)) a horse and large dog rescue in Glenwood, is being hit from all sides. The cost of feed has skyrocketed to compete with grocery aisles and ethanol plants, and there's a reason why we say "eat like a horse." Donations are down, but the count of animals in need is up. When an animal owner has to choose between feeding the horses or the family or losing the house, family and home will come first.

Donating to food pantries and banks used to be one of the "easy" ways to help, but now with the cost of dry goods (never mind fresh food) in a race with gas prices, the quality and quantity in those cupboards are also dropping.

But if you're one of the lucky ones standing in Best Buy debating between the 20-inch or the 27-inch, consider making that rebate stretch beyond the flat screen. The rebate check will not be taxed, but a donation to a charity or non-profit is tax deductible - that's money coming back to you in the next tax year.

And, Mr. President, donating to charities will still stimulate the economy. Those who already pour their income into their nonprofits may stay out of the deep red and be able to use some of their work income to, oh yes, go to the grocery store, pay their bills, drive to work and buy animal feed or supplies. Consumers who may need to visit the charitable pantry will then have other income free to, oh yes, fill their cars and buy fresh groceries and other necessities.

Whenever we complained or cried about something, my dad would say, "Times are tough all over." Usually the sarcastic tone would annoy me, but there's a very good point here. Times are tough, and a lot tougher outside of our gas-slicked cocoon.

Some charities, like Waters of Hope ([www.watersofhope.org](http://www.watersofhope.org)), are looking at the truly dire. The bicyclists pedaled around Iowa for 10 days to raise awareness for those in Swaziland who do not even have clean water to drink. Money raised will buy solar-powered water purifiers. When we complain about the price of gas or cereal, we could tell ourselves, "Hey, at least I don't drink out of the livestock latrine."

Granted, helping the people of Swaziland would not immediately stimulate our economy, but it is tax deductible.

Plus, there's the emotional rebate. Helping others feels good. And even if it's for a tax deduction, the person on the receiving end will either not know or not care. That happy burst could help you through the usual grimace at the pump.

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Treat yourself and donate the rest and think of that little deduction treat coming next year.

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