

Creative ways to get money from The Tara foundation (VERY long)

Sex reassignment surgery - the ultimate goal of the transsexual. Most surgery is expensive and SRS is no exception. Even the cheapest in Thailand is going to cost thousands of dollars after airfare, hotel and miscellaneous expenses. And prices are continually going up. Unfortunately, many of us don't have well-paying jobs, graduate degrees, savings, or the ability to borrow that amount of money. Some are disabled, on Social Security and unable to work.

What to do? How can we get something we want more than the world? I'll share something with you-- my SRS was paid for without a dime out of my pocket. How? I'll get to that in a bit. But first, here are some ideas of ways for YOU to get your SRS:

1- Insurance. Most U.S. insurance companies have exclusions that exclude any gender identity related procedures and expenses. However, some insurance companies pay for SRS and I know several people who've gotten it paid for. Check your manual to see if gender identity procedures are excluded. Even if there are exclusions, you can still try to have it covered and it might slip through. Especially if you have a doctor's statement that it's not an elective, but a medically necessary procedure. There is a case where the State Supreme Court of New York in 1979 forced Aetna Insurance to cover a transsexual's SRS, declaring that the surgery was not cosmetic. You may be able to use this ruling if your insurance has refused to pay and you want to take them to court. Personally, I don't see why more people don't go to court, since if they win that's just one more case in our favor that can be used in future court cases. However, going to court can be expensive and time consuming and many of us don't have the money. You might be able to find a sympathetic lawyer who will take your case pro bono, especially if the lawyer is transsexual. You can sometimes get your hormones covered, even with exclusions, if your doctor puts "hormone imbalance" as your diagnosis. I did and got Blue Cross to cover my hormones for a year.

Medica insurance in Minnesota pays not only for SRS, but other things such as hormones and I've heard of people getting their electrolysis covered. However, this means moving to Minnesota and either finding a

job that has Medica or buying the insurance yourself. But if it gets you your surgery why not? From what I've heard, San Francisco now pays for city employees' SRS, but that means moving there and getting a job with the city. Some provinces in Canada pay for SRS, but it's getting harder. It's also difficult to become a Canadian citizen. But if you want to try there are websites that have information and how to apply. I did and was turned down. They said I didn't have the education and skills. But you might and it's an option you might want to explore, especially if you have one or more college degrees.

2- Max out credit cards. I know people who've charged their SRS on credit cards. You could establish some credit, get a bunch of cards and spread it across them. Of course, that means either paying back the money at a high interest rate (unless you have balance transfer), or getting a loan at a lower interest rate to cover the credit card debt. Or, declaring bankruptcy. Bankruptcy ruins your credit for 7 years, but it's probably worth it to get your surgery. (If you're considering bankruptcy check with a bankruptcy lawyer to see if you have enough debt and if it's feasible.)

3- Work. If you're able to work and make a decent income this should be a no brainer. Yet, I hear people whine about how they can't get a job, or are just too lazy to work their butt off for awhile. When questioned I usually find out that they can't get a job either because of a bad job market in their area, or there are few jobs in their area that match their qualifications. If your passability is a problem you may have difficulty finding a job due to discrimination. In all these cases the answer is move to somewhere there is a better job market and/or to a trans friendly area with anti-discrimination laws.* Then I'll hear: "I don't want to sell my house" or "I like it here", "I don't want to move where it's cold," etc. Then you don't want your SRS enough.

Another reason I hear is, "I can't afford to move." There are usually ways around that. Find someone with garage or basement space and store everything but your essentials and drive, or take a bus, to somewhere with a better job market. (I realize the tragedy of Sept. 11 has caused many businesses to downsize and layoff workers. So, obviously don't look

for work in the travel industry or other businesses that were hurt and check the area's job market you're considering moving to.) When I moved to Portland from Hawaii 11 years ago, I had one suitcase with a few changes of clothes, some plates and silverware and that's it. The next day I canvassed the city with resumes and got a job in three days.

*The most t-friendly areas right now are Minneapolis, Minnesota; Portland, Oregon (Portland has added gender identity to its anti-discrimination law); San Francisco and other areas of California; Austin, Texas and Ann Arbor, Michigan. I also heard that Seattle, WA has gender identity anti-discrimination laws.

If you have a low-paying job that just keeps you afloat, most colleges have grants, student loans, assistance programs and scholarships to help students. Contact the colleges in your area for info. You can take night classes (or day classes if you work at night) and within a year or so have the skills to find a well-paying job. Both the Medical field and computer systems, such as Network Administrators, pay well. There is a site called Fastweb that has listings of available scholarships.

There are also specialty schools (like Apollo College) where you can get your tuition paid for by a PELL grant, or student loan, and in a relatively short time be trained for a job. They are frequently advertised on daytime TV. Some of them you can even work from home. (For example, a medical transcriptionist.)

3a- Start your own business. Do you have a talent, or are very knowledgeable about something? You might be able to use it to start your own business. Being self-employed, in my opinion, is the best way to make money. But only if you're motivated. You won't have a boss telling you what to do, or a regular paycheck coming in every week or two. It's also easy to avoid paying taxes when you're self-employed since there's no paper trail filed by an employer. (Note: Not paying taxes can be risky and can get you in trouble with the IRS, or in jail. So know what you're doing.) It's relatively easy to start your own business. Put some advertisements in publications and wait for customers to call or email you. I started a housecleaning business twice that way - it was called "Maid-in-Heaven." A catchy business title and a well-worded ad are important. Look at ads in your area of expertise for examples. Have some business cards printed -- there are online offers for free color

business cards, like vistaprint (shipping may apply). You can also apply for a small business loan from the SBA. Don't be concerned if you don't get much response for a few weeks -- it takes an ad three weeks before people start seeing it. That's why you see the same ads month after month, even year after year.

In a few months I had more houses than I could handle and when that happens it's time to contract out your work by hiring workers. You charge the customer a certain rate, for example \$15/hr, pay your workers \$8/hr and pocket the profit. Soon you'll have a crew of workers while you sit back and manage your business. That's where the big bucks are made. Since your workers are on contract you won't have to deduct taxes, Social Security, pay worker's compensation, etc. (Check the current IRS regulations about the terms of contracting.)

4- Sugar Daddy (or Mommy, as the case may be, though they are harder to find.) Having someone pay for your surgery is not a rare as one would think. It happened to your's truly and a friend I met on IRC just informed me the happy news: someone offered to pay for her SRS after an unsuccessful attempt at having it covered by Medicaid! And I know it's happened to other people. (She asked me to include that this was a life-saving surgery and that her friend saved her life. That is certainly true for many of us and why SRS isn't elective and should be covered by insurance.)

Men love to give gifts to their girlfriends. What better gift than to make his woman a real woman? Especially when it's going to benefit him! The trick is to find a man, first of all. But since there seems to be a never ending supply of admirers and men who are fascinated by us, that shouldn't be too difficult. The second is to find one with money. That might be a little harder, but with the volume of men out there the chances are good. Even if he doesn't have the money to pay the whole cost of your surgery, if he's interested in a long-term relationship you can pool your money and save up.

There are various ways to meet men. The internet has numerous personal ad sites, some of them that have categories for TG people. One is Planetout. Another less dependable one is IRC or Internet Relay Chat. People can hide behind nicks, make up stories about themselves, etc. (Though that also contributes to the fun.) So, if you meet someone on IRC that wants to meet you in real life be very careful. Speaking of real life, that's probably the best way to find a sugar daddy. If you

live in, or close to, a good-sized city there's a good chance there are gay/trans hangouts and bars. There are also publications where you can place personal ads.

If you don't live close to a city, move. If you're very passable, before

getting involved with a man be sure he knows you're a pre-op. I once had

a couple respond to a personal ad I placed in a local magazine. Though my written ad didn't say I was a pre-op transsexual (mistake), my voice ad did. The couple saw my ad and contacted me without listening to my voice ad. We talked on the phone and setup a dinner at a nice restaurant. The night of our dinner I waited and waited, but they never arrived. I called them later that night-- they had gone to look at some property they'd found out about at the last minute. During our conversation it came up that I was pre-op (at the time). The man became very angry-- he'd assumed I was a genetic girl. He said if we'd gone to dinner and he found out I'd be lying at the bottom of a cliff. Lucky for

me we didn't! The moral of the story: be upfront about the current state

of your anatomy.

5- Sex for money. First of all let me say, I don't recommend this.

It can be dangerous and emotionally draining and damaging. But I know some do it and know someone personally that did. But she was very careful. She put ads in publications and screened them on the phone before letting them come over to her place. If she heard anything over the phone that didn't sound right, or got a wrong vibe, she would turn him down. Since she worked out of her home it was a safe place. Often times there wasn't any sex other than a blow job, or he just wanted to masturbate in front of her. For a safer way, you could work for an "escort service" where you just provide companionship to a man without any sex.

6- Foundation help. There are several foundations, including my own, the

Tara Foundation, that can offer financial help to disadvantaged trans people. The Tara Foundation is a 501(c)(3) nonprofit public charity and donations are tax deductible. We are currently soliciting donations to build a funding base, so we can make grants to transsexuals.

You can help the foundation! We need money to run the foundation and make grants. Other grant-making organizations, and the wealthy (philanthropists), are the usual sources of funds. Here's your job: think of wealthy and well-to-do people. Then think which ones would be most likely sympathetic to our cause. You can either approach the person

yourself, or send me their contact info and I'll send a letter of introduction. Donations can be small or large, every bit helps. There are many ways to structure a grant--leave that up to us.

We also want to network. With support groups, trans and GLBT groups and organizations, websites, newsgroups, etc. to publicize the foundation, exchange information, create common goals and a cohesiveness in the trans community, and to further the rights and acceptance of trans people. Addressing the issue of insurance coverage for hormones, SRS and laser/electrolysis is one of the prime goals of the foundation. Another foundation is the: TG/TS Society

7- Asking for money. "Ask and you shall receive." Just as in most sayings this last through the years, that one has a kernel of truth. This is similar to #4 - "Sugar Daddy," but can apply to anyone with money.

You may be thinking-- I'm just supposed to ask for the money?? Yes!

The point is: You can't get the money if you don't ask. This may sound simple, but we are conditioned it's wrong to beg and ask for money. We're taught (mainly by religion and our parents) that it's "better to give, than receive," and feel guilty about asking for money. We're conditioned that we should sacrifice ourselves to help others. This mindset has kept many people from transitioning and stayed married, "For the sake of the family." Then they find themselves middle-aged, or older, when they start their transition, missing most of their lives as their true selves. You have to serve yourself before you can serve others!

Most people's "receiving channels" are closed down. Opening your receiving channels means opening yourself to what the universe, in its infinite abundance, can offer you. Since most of us are conditioned from childhood that it's better to give, our receiving channels become closed and we aren't as open to receiving gifts and money, or feel embarrassed about it. We accept gifts modestly and say things like, "You shouldn't have." Why shouldn't they have? It gave them pleasure to give it to you! Remember the adage: "Giving and receiving are one?"

Look at how abundant nature is -- at its lushness and variety. The universe wants us to be abundant! It takes a conscious effort to open

one's receiving channels since most people's have been closed for years.

Work on it everyday. Say to yourself: "the universe is abundant and I'm opening my receiving channels." Visualize what you want. Visualization is a powerful tool! Make it a habit. Concentrate on what you want, not on what you don't have. Negative thinking attracts negative action and visa versa.

Do you know of, or have, a wealthy friend or associate that you've befriended and is sympathetic to your cause? \$10,000 to someone who makes \$500,000 a year is pocket change. A friendly doctor, or well-to-do therapist, are possibilities. Try the indirect approach at first. If they don't know your situation tell him or her that you don't have much money and don't know how you're going to pay for your surgery. If he seems receptive that's promising. Another time when the time is right, tell him you wish you could borrow the money, but don't have the credit or resources to get a conventional loan and would he be willing to loan you the money? You might be surprised when he says yes, or he says he'll give it to you! Many people like to help others and if you're honest and sincere he or she may help you!

Just don't sit around and do nothing except asking the universe for your SRS. You also need to actively do everything you can, explore every opportunity. The more active energy you put into something the greater chance it will happen. It's similar to starting a business. If everyone who started their own business stopped trying after the first failure they never would've succeeded. Use the ideas I've given you. Think up some of your own.

Remember my friend I told you about in #4? She worked hard at trying to get her SRS paid through Medicaid, did research, jumped through hoops and was always there when people needed help. And in the end she got it paid for, but not through the means she was trying! She put a lot of energy into getting her surgery and helping others, and her persistence paid off! The universe, or god/goddess or whatever deity you believe in, works in strange ways. (If you're an atheist I guess you're out of luck here!)

Now, onto my story. As I said in the beginning, my surgery was paid for.

I'll give you some background leading up to that. I never completed college and never got a degree, or acquired a skill that could earn

substantial income. I mostly drifted from job to job. I became a Jill-of-all-trades and a master of none. I was living from paycheck to paycheck, or sometimes on unemployment. Then a disorder called social anxiety began to get worse. I found it hard to work with the public. After an unsuccessful attempt to get a student loan to go to school to become a medical transcriptionist (I'd previously defaulted on a student loan) I tried one more time to work and save up for my SRS. I got a job at a photo lab. That lasted two months. I had to keep reducing my hours due to the anxiety and eventually was fired.

Then I thought-- I had a website that got lots of hits and I frequently got emails and comments from people that they liked it and it had helped them. So, I decided to put up a page asking for donations, called "Tara's SRS Fund." What did I have to lose? The worst that could happen was I'd get no response. I did get a few responses. Several people said they would send money, but nothing came. They were all talk and no do.

The page had been up for several months when I got an email from a gentleman in California asking if I still needed money. My excitement piqued, could this be for real? I emailed him back saying yes, I needed around \$6500, since at the time I was planning on going to Dr. Preecha in Thailand. He wrote back that he'd send me \$7000! I was cautiously optimistic; he sounded sincere. Three days later I got a check in the mail for \$7000! I took it to a local branch of his bank and it cashed! To say I was ecstatic was an understatement!!

I emailed Dr. Preecha and got a date for SRS. As my date got closer, I kept getting an anxious feeling in my stomach when I'd think about going to Thailand. Something didn't feel right -- my women's intuition was telling me something. Then something interesting happened. A few days later I got an email from Mike. He asked if I was going to Thailand because it was the cheapest, or whether I really wanted to, and did I want to go to someone else? I wrote back because it was the cheapest, and I'd rather go to Dr. Brassard in Montreal. He sent me the extra money to cover going to Montreal including airfare!

What did the anxious feeling mean? I don't know, but I do know to ignore my intuition is asking for trouble.

Who is Mike and why did he give me money with no strings attached? Luck?

Could it be that my receiving channels were open and the universe was providing something I dearly wanted? He's a wealthy person with an amazing talent for designing ad campaigns. (Do you have a talent?) He's also obviously a kind and generous person-- and there must be more people like him out there! He also said by helping me he was healing something within himself. I haven't asked him about the details of this...maybe I when the time's right.

Something else that happened. I knew I was going to write an account of my SRS to post on my website and wanted to take a camera along to document my experience. However, my camera equipment had been stolen a couple years ago. I was planning on buying an inexpensive point-and-shoot camera and one day went to a shopping mall to check on prices. But for some reason I didn't buy one (intuition?). Lucky I didn't, as a few days later I got an email saying I'd won a digital camera in an online sweepstakes I'd entered!

Something interesting happened while in Montreal. One of the girls who'd had her surgery a few days before mine came to my room in tears one night. I asked her what was going on -- she said sometime ago she was depressed and suicidal and came on IRC while I was in the same channel. I'd talked her out of killing herself. And she knew other people who I'd helped. I'm not bragging, just pointing out that what you give comes back to you. And since I'm pagan, I believe in the law of threes -- what you give comes back to you threefold. Positive and negative!

Sweeps and Contests -- Winning money and prizes
Sweepstakes and contests are another way of possibly paying for your SRS, or just winning some prizes or money. If you've got a lot of free time you can enter many sweeps/contests daily. Even if you work you can still spend an hour or two each day entering sweeps. Some people are avid sweepers and have won big items like autos, vacations and cash. One guy did it as his "job" and spent eight hours a day entering sweeps and lottos. His wife was skeptical until he won \$50,000 in a lotto! Sometimes the sweepstake will let you choose a cash prize instead of the regular prize. I got into sweeping when I won a \$250 lingerie shopping spree that I entered just for the hell of it. Besides the camera and lingerie, I've won several smaller prizes like a \$25 gift certificate at Blockbuster video, a cooking CD, chip clips and other small wins. Winning sweeps and contests is a matter of persistence and luck. The old

saying, "you can't win if you don't enter" is true. Someone has to win. Don't get discouraged if months go by without a win. You have more chances of winning in the smaller sweeps (usually not big ticket items like \$10,000 or a new car, or expensive vacation) since there may be only several hundred entries (The lingerie and camera were such sweeps).

The worst odds are the lottos, where the chances may be 1 in 70,000,000.

I stay away from lottos, but you may want to try your luck as the payoffs are usually big.

There are hundreds of online sweeps and contests going on at any one time and there are numerous sweeps sites that list sweeps and contests. There are also online casinos where you can take your chance at gambling. Since I've never had any luck with casinos and they require cash upfront, I stay away from them. But you might want to give them a try.

Here are some suggestions for entering sweeps and contests:

1- Read the rules. Some have restrictions, are only valid in certain states, etc. Find out the entry period (when it starts and ends). Some entry pages are displayed even after the sweep has ended. Also find out if it's daily, weekly, monthly or one-time entry. Entering multiple times can increase your chances of winning.

2. Many have boxes, which are often already checked, that ask if you want information from sponsors, to sign-up for newsletters, etc. Uncheck or don't check them if you don't want them. Sometimes you'll have to sign-up for an email newsletter to enter a sweep. You'll probably get emails even if you didn't ask for them since email addresses are sometimes sold to third parties. This is a minor annoyance and most of them have unsubscribe instructions.

3- Filling out entry forms is tedious. There's a program called Roboform that will automatically fill in sweeps forms, plus remembers passwords and other information. I use it and recommend it. With one click you can fill out an entire entry form. There is another auto-fill program called Gator. I don't recommend Gator. It doesn't do nearly all the things Roboform does and also puts spyware on your computer. Spyware are small files and programs surreptitiously put on your system that report your web surfing activities to various websites. They can be put on by webpages (as cookies), or by programs (such as Gator and Cute FTP) you

download off the net. Even when you uninstall the program the spyware often stays on your harddrive using your computer's resources and reporting your activities.

What to do? There's a program by Lavasoft called Ad-aware that scans your system for spyware files and lets you delete all or part of them. Some programs won't work without the corresponding spyware files. However, I'd advise against using any program that has spyware. If you're an avid websurfer I recommend regularly scanning your system for spyware. Be sure you have the latest version so you'll have the latest spyware file definitions.

4. If you do win something substantial send a letter of thanks to the sweeps sponser.
Good luck!