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# LGBT News

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

## **August 2007: Happy first anniversary to the 7 Rivers Resource Center newsletter!**

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**Remember our fundraising garage sale August 3 and 4 from  
8:00 a.m. to 4:00 p.m. at 3215 East Fairchild, La Crosse**

### Pride Update

#### Successful Pride Ride

The first annual Pride Ride took place on Saturday July 21, 2007 in Holmen. We had 12 motorcycle riders bike over 100 miles and 4 bicyclists bike over 3 miles in an effort to raise money for PRIDE, and what an effort they made! Over \$400.00 was raised either by pledges, donations, raffles, or attendance! WooHoo! That is AWESOME! The ride was followed by a family picnic at Shelter B in Holmen behind the American Legion, over 30 people were in attendance. The spread included brats, hotdogs, salad, chips & soda, needless to say I was full! The kids were having fun with sidewalk chalk & plastic golf clubs & lawn golf, at one point, I saw a few of them "bobbing for bottles of water" in a tub filled with ice water (and this wasn't just the little kids, the "big kids" were participating too)! All and all it was a great day with a wonderful turn out. We thank everyone that took time out of their busy summer schedules to have a good time and raise some money for a great cause. Thanks to everyone!

The PRIDE Committee

**NEW: Visit [La Crosse Pride on MySpace!](#)**

#### **Pride Day, August 18, 2007:**

Prepare for Pride. Check the Pride website (<http://lacrossepride.7riverslgbt.org/>) and the Events page (<http://lacrossepride.7riverslgbt.org/pridecalendar.html>) for more information. All events and entertainment will take place at the South Side Oktoberfest Grounds on August 18th from 11:00 am to Midnight.

Adult admission will be \$5. Kids under 12 can experience La Crosse Pride and activities for free!

This year we will be donating a portion of our profits to a non-profit organization that is voted on by the Pride goers, so make sure you vote for your favorite organization.

**Volunteers are wanted for the fun and important job of working at Pride 2007. Call the 7 Rivers LGBT Resource Center to volunteer!**

## Ongoing Center Activities

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### Monthly Activities

#### **Gender Queer/Transgender Gathering at the Center:**

Do you identify as gender queer? How about Transgender? Do you ever feel like you don't fit in because of your gender identity or expression? Then come to a monthly discussion group at the 7 Rivers LGBT Resource Center. The group meets on the first Wednesday of the month at 7:00. For more information contact: vanroose.kath@uwlax.edu. For upcoming meeting dates, check the Center [website calendar](#)

**Genderqueer** - A gender variant person whose gender identity is neither male nor female, is between or beyond genders, or is some combination of genders. This person may want to challenge gender stereotypes and the gender binary system.  
**Transgender** - A person who lives as a member of a gender other than that expected based on anatomical sex.

#### **Women's Book Group:**

The women's books group will **not** meet during the summer, but watch your newsletter for the new reading schedule which will begin in the fall. Group meeting dates will also be on the 7 Rivers LGBT Resource Center website calendar for more details: [website calendar](#)

## Challenge Grant Progress. There is Still Time!

Last month, we announced that we had received a matching grant challenge totaling \$2,500. In order to receive this money we must raise another \$2,500 by September 1, 2007. The donors of this challenge are Dick Record, \$1,000, John Magerus and Everett McKinney, \$1,000, and board president Cindy Killion, \$500.

We have made huge progress toward our goal, but there is still time to contribute your dollars to this effort. All Board members have supported this challenge with a donation. Join the Board of the 7 Rivers LGBT Resource Center and our other donors who are helping make the challenge grant a successful fundraiser. Any money donated through September 1, 2007 can be counted for the challenge grant. Your generous contribution is, of course, tax deductible.

So, please drop a check in the mail today and help your Center to continue to provide needed services to the 7 Rivers Region.

## What's Up at the Center?

### The Sunshine Report

As a recently new volunteer to the Center, I would like to extend a warm welcome to our incoming volunteers, and a big thank you to our Board of Directors, outgoing Coordinator Connie (We will miss you!) and the current volunteers for supporting the LGBT Resource Center. Without the help of volunteers our resource center would not exist. I would also like to extend a hand of friendship to the community's college students who are preparing for the fall/winter semester right now.

The change of seasons may not be in the air yet, but I can guarantee everyone that there is a lot of transformation going on at the LGBT Resource Center. The Center not only has new volunteers, but it also has plenty of innovative and very vital material ranging from coming out and needing support, to dealing with bigotry. Growing up feeling different from your peers can be an intense and anxious period in one's life. I had walked down that lonely road of isolation with the feeling that there was no help or hope to guide me through all of those bumps along the way. I accidentally stumbled upon a beacon of hope for people struggling to find their paths in life when I walked into the resource center for the first time a couple of months ago. I was amazed by the amount of information that this little center had to offer. Anything from the upcoming Pride Fest on August 18th, to new guides for students and teachers on how to fight hatred and intolerance in schools, to local and national contacts for those in need of emotional support. This truly is a resource center for the entire community to take advantage of, since we do offer material for those who support LGBTs as well.

The Center is quite a diverse place, and it would be great to see some new faces to take advantage of our library and all of the wonderful pamphlets and other informational guides that seem to be collecting too much dust!

The LGBT Resource Center at 303 Pearl Street is presently open on Mondays and Thursdays from 1:30 p.m.-6 p.m., and it is also open on Saturdays from 11 a.m.-5 p.m. You can also call the Center at (608) 784-0452. I urge everyone to stop in, and see what the Center has to offer!

Warmest  
Johnnie  
7 Rivers LGBT Resource Center volunteer

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Regards,  
Schmeckpeper

## Supporting Lesbian, Gay, and Transgendered Elders

**“Twenty-seven percent of LGBT people report great concern about discrimination as they age, and less than half expressed strong confidence that they will be treated with “dignity and respect” by healthcare professionals.” (Out and Aging: The MetLife Study of Lesbian and Gay Baby Boomers, ASA, 2006)**

This program will explore the unique concerns of lesbian, gay, bisexual and transgendered elders as they age. Using the landmark study, “Out and Aging,” participants will examine the relationship, care-giving, financial, housing and end-of-life issues that are specific to LGBT

elders. This workshop will assist LGBT people in identifying resources and strategies for their aging journey. Providers of services will acquire insights needed to extend culturally competent care to this large and under-recognized group of elders.

**Instructors:** Sara Sullivan, Ph.D., UW-La Crosse Department of Psychology and Mary Faherty, M.S., consultant on aging and public policy, and former Director of La Crosse County's Long Term Care/Care Management Organization.

**WHEN:** Oct. 12, 9:00 a.m. to 100 p.m.

**WHERE:** 165 Morris Hall, UW-La Crosse

**COST:** \$75.00

**EARN:** .4 CEUs

## Social Security Part Three - Frosting this Cake is getting way too expensive. By Christina Mae Olson, CFP®

Social Security has been a huge part of our recent history. Our state and federal governments have been diligent over time in trying to provide some sort of income stability for people who do not have the means to support themselves (for whatever reason). I face people every day, as a financial planner, who are counting on Social Security to be their primary income source in retirement. Every day I tell my clients (and prospective clients) that they must not rely on Social Security. People are shocked when they ultimately realize how much money it will take to meet their retirement goals. Social Security won't even come close to making their retirement dreams come true.

Here's a summary of some of the HUGE increases in Social Security benefits over time. To date, over \$7.4 trillion has been paid out in Social Security benefits (workers have paid in \$8.1 trillion in payroll taxes). You'll soon realize that the government has undertaken an impossible task of promising all the intended benefits.

The Social Security Act was signed into law in 1935. The first lump sum payment was made in 1937 to Ernest Ackerman for 17 cents. He had paid a total of 5 cents in payroll taxes. The first monthly benefit checks were sent out in 1940. Ida May Fuller received the first check for \$22.54 (her monthly benefit didn't increase until 1950 - to \$41.30). She had worked for three years as a legal secretary under the Social Security program. During those years she paid a total of just \$24.75 in Social Security payroll taxes. She died at age 100 and had collected a total of \$22,888.92 in Social Security benefits.

In 2007, the average Social Security benefit is \$1044/month. This is for a single, retired person. Gay and lesbian Social Security recipients do not qualify for "Aged Couple" status. Legally married recipients enjoy an average benefit of \$1733/month. Of course, if you are gay or lesbian and you both collect the average \$1044/month then you are taking in more as a couple (\$2088) than your straight, married peers. Another unintended "marriage penalty."

**Note:** if you are divorced (provided you were married for at least 10 years) - you can collect benefits based on your ex-spouse's Social Security earnings history. All of his/her ex-spouses can do this. Many gays and lesbians (mostly lesbians) do this if their own benefit would be smaller than their ex-spouse's benefit!

In 1935, the payroll tax amounted to a 2% tax - 1% paid by the employee and 1% paid by the employer. This tax was collected on the first \$3000 of wages. In 2007, the Social Security payroll tax is 6.2% paid by both the employee and employer on the first \$97,500 of wages. Medicare payroll taxes are another 1.45% of earnings (paid by both the employee and employer) on all earnings.

There have been many amendments and enhancements to the Social Security Act. The Cost of Living Increase (COLA) was implemented in 1950 but not made an annual automatic provision until 1972. Disability benefits were initiated in 1954 and, by 1960, 559,000 Americans with disabilities were receiving monthly benefits averaging \$80. In 2007, the average disability payment is \$979/month and 13.2 million people are receiving disability benefits. The "early benefit age" for women was lowered from age 65 to 62 in 1956 - men didn't get this option until 1962. Medicare became part of the program in 1965 and by 1969 there were 20 million people enrolled in Medicare. SSI (Supplemental Security Income) was incorporated into the Social Security program in 1972 - and another 3 million people began receiving these benefits. SSI is an additional income benefit for certain "needy and disabled" adults that don't otherwise qualify for Social Security and/or Medicare.

It wasn't until 1977 that we saw the first changes in Social Security that would actually seek to curtail spending and limit benefits. The Social Security trust fund officers began worrying about running out of money and declared that one day there would be no money left to pay out to beneficiaries. Payroll taxes were increased. Wages subject to payroll taxes were increased. The "full retirement age" was increased to age 67 for anyone born after 1959. By 1983, some Social Security benefits actually became subject to income tax. We all know that there will soon be fewer people paying into the Social Security trust fund than are receiving benefits. There is a funding crisis with all of the Social Security benefit programs. Congress and the President have not been able to agree on ways to enact a more permanent fix to this crisis.

Social security was never intended to be the primary source of retirement income for anyone. The program is in financial trouble. It can't continue to pay out the promised benefits into the future. Social Security will not go away completely. It will, however, continue to go through changes. I believe that most Americans who are in their 50's will enjoy the projected, "promised" Social Security benefit. Younger people should not count on Social Security to be a big part of their retirement income. If we learn anything from the history of Social Security - it should be that it is only a supplement to our own retirement savings. Think of Social Security income as the frosting on your retirement cake. You make the cake yourself and can enjoy it plenty without the frosting. If you get to frost it - well then, won't you be lucky!

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