
LGBT News

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

October 2007!

Newsletter Changes: We have new software that will automate the subscribe and unsubscribe options for the LGBT News. That means you will have more control over your subscription, and it means I (the editor) no longer have to subscribe everyone. Instead there will be links on the Newsletter (see below) as well as on the Newsletter page on the Center website that will lead to forms for subscribing. All current subscribers of the LGBT News have been subscribed using this new software. If you would like to continue to receive the newsletter once a month, simply do nothing. If you want to unsubscribe or subscribe with a different email address, see the links below.

LGBT History during October. Visit the Center [website](#) for a different biography of an historic LGBT person every day.

Meet Lindsay

My name is Lindsay Caldwell and I am the La Crosse area YES AmeriCorps member serving at the resource center for the 2007-08 service term. I am a December 2005 graduate of Viterbo University where I earned a Bachelor of Arts degree in Individualized Learning with concentrations in sociology and education. I still don't know what I want to be when I grow up. I spent a lot of time working in supported living environments where I helped people with disabilities gain skills to live more independently. I really enjoyed the experience but this past spring I found that such work no longer brought me joy. I was working full time in food service over the summer when the idea of applying to join AmeriCorps crossed my mind for about the millionth time. I think the planets were aligned just right at this point or something because this time I actually completed the application process and was offered a full time position.

Going into it I was nervous and not quite sure just what I had gotten myself into. I have enjoyed my first month of service and honestly think the decision was so easy this time because this is what I am supposed to be doing and when I am supposed to be doing it. Once I met my team

mates and got to know more about them and this thing they call AmeriCorps, the hardest part of the first week was making the decision of where I would like to be placed. After going through what felt like 5,000 interviews in one afternoon we had to narrow our choices down to three we would most like to serve. It's not as easy as you would think!

I knew from the first time I looked at the available site placements that I was very interested in the 7 Rivers LGBT Resource Center. After meeting with Leslie and Ann, I knew that was my first choice. I was drawn to the center because going into this service term I knew I wanted to try something different. During my lengthy post secondary education, I had been very active in campus organizations centering on issues of orientation, gender identity, expression and other related issues. Since I graduated, however, finding opportunities to stay involved in this arena had been very difficult. So here I am, at your service, for the next ten months or so. I bring with me a lot of ideas for improving the center, a variety of experiences; a goofy, sarcastic sense of humor, curiosity about everything as well as a desire to learn and make a difference.

I will be at the center pretty much anytime its open so come see me and if I'm not there, leave a message and I will get back to you. Thanks for giving me the opportunity to work with and learn from you.

PFLAG in La Crosse and a Support Group Proposal, by June Kjome

PFLAG , Parents, Families and Friends of Lesbians and Gays is a non-profit international organization that promotes the health and well being of LGBT persons and their families. We do this through: Support to parents and families; Education to enlighten an often ill-informed public; Advocacy to end discrimination and secure civil rights for LGBT people.

Depending on the size of the chapter and needs of members or the community, a variety of programs and special support groups can be set up such as parents, transgender, straight spouse support group, or dealing with school or faith issues.

The PFLAG chapter in La Crosse was begun in 1995. We met monthly with special topics at the meetings, a time for sharing and sometimes had special speakers. We also planned and organized conferences in collaboration with GALAXY and UW-L as well as two conference that focused on dealing with religious questions people have concerning homosexuality. We did a two page newsletter 10 times a year. We were listed with First Call for help and we were able to refer or direct callers to resources, agencies, or people who could assist them. Some came to our PFLAG meetings. A couple in our group also provided foster care to several gay or lesbian youth giving them love, security and guidance when they needed it most. Another member of our steering committee was an ordained Pastor. She was generous with her time to meet with people who were concerned over faith or religious issues. Members of our steering committee were on panels or spoke at various events representing PFLAG.

The participation in our local chapter started dwindling in 2004 and finally we ceased to function as a group in December, 2005. Our last newsletter was in winter, 2006.

I think there is still a need for support groups for parents and friends of LGBT people. But it does not have to be organized as a PFLAG chapter. It takes time, energy, money and commitment to

keep a group going. Being part of a national organization meant having membership lists and dues etc. It seemed that parents or individuals would come for a while, but either they did not find what they needed or else they did and then felt no commitment to the group. Life is so busy these days that people have to make choices as to where they want to spend their energies. Setting up support groups as they are needed under the auspices of the LGBT Resource Center might be the answer.

Editor's Note:

If you are interested in participating in a Center-sponsored support group for parents and friends and allies of LGBTQ people, contact the Center at 608.784.0452. Or contact Lori at this email address: n6936@peoplepc.com

Center Activities

Check the Center [calendar](#) on our website for upcoming events, including the dates for our annual open house and our annual meeting.

October 11 is National Coming Out Day. Visit the HRC site to read more about the event.

The [HRC](#) has lots of information about the history of Coming Out Day and ways to celebrate it.

Attend UW-L's Pride Center National Coming Out Day Activities

UW-L's Pride Center is sponsoring a concert by Coyote Grace and two presentations on gender identity. Times, places and dates are [here](#).

Ongoing Center Activities

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.will@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](#)

Call for Youth

Are you between the ages of 6 and 18? Are you doing any interesting projects? Do you play an instrument or a sport? Are you the kind of person who just likes to talk about themselves, their friends and their family? Do you have a parent, grandparent, aunt or uncle who is lesbian, gay, bisexual or transgender?

If you answered "yes" to any of the questions above, or know a youth who could, we'd like to talk. Rainbow Rumpus is the magazine for youth with LGBT parents, and we're looking for youth to interview. The interviews will then be published in our online magazine at www.rainbowrumpus.org

Please send an e-mail to Laura Matanah at lauramatanah@rainbowrumpus.org with your name, address, parent(s) name(s) phone number and what you'd like to talk about. You can also call 612.721.6442 and leave the same information. One of our writers will then get in touch with you to schedule an interview. Only youth with parental permission may participate. We hope to hear from you soon!

MY TAKE ON THE MORTGAGE CRISIS By Christina Mae Olson, CFP®

I don't know what irks me more these days: the debate in our state and federal legislatures over health care funding or the mortgage default crisis. How can we accept it in Wisconsin knowing that 500,000 people (10% of our population) do not have health insurance? The national number is 49,000,000 (16% of the population). These numbers are growing every day. How many of the uninsured are LGBT citizens? How many are children of our LGBT community? We must address this problem. You know the old saying, "if it ain't broke don't fix it?" What's the opposite? "Why keep it if it's broken?" Our health care delivery system is broken and we must fix it. This gargantuan problem is about HEALTH CARE - not about health insurance. Look for my take on this in a future article. This month I want to address the mortgage foreclosure crisis. I promise to write about health care solutions in a future article. First, some facts.

FACT: The Fair Housing Act (Title VIII of the Civil Rights Act of 1968) dealing with property for rent or sale does NOT protect against discrimination on the basis of sexual orientation. No federal law protects LGBT people in housing or lending practices. Some states, however, do have laws protecting gays and lesbians from discrimination in housing (Minnesota and Wisconsin included). Minnesota even has a law protecting transgender people (Wisconsin does not) from discrimination in housing.

FACT: The federal Equal Credit Opportunity Act does protect borrowers against discrimination based on marital status. Does this apply to LGBT couples who borrow money together? We are about to find out. A lesbian couple is suing Countrywide Mortgage in Maryland invoking this federal law. One woman sought to add her partner to her mortgage. Countrywide told her,

among other things, to first add the partner to the deed. They did this. Countrywide then called the loan due (with an \$80,000 balance) in 30 days because they did not recognize domestic partners as family. Countrywide said they had breached their contract by changing the deed. How many of you own property deeded in both of your names? How many of you are joint borrowers on a mortgage or other loan?

Some of you may remember a story I wrote about being sued. My partner and I had applied to refinance our home mortgage when interest rates were below 5% on 30 year mortgages. Yes, there was a brief window of time a few years back when rates were this low. I had negotiated our deal to the hilt and our lender was so frustrated that he actually filed a suit in Outagamie County - naming only me - for being a "tenacious bargainer." He felt I had bargained him out of a suitable commission for putting this refinance in place. Our deal fell through and he wanted to get paid for the work he had done. We didn't pay. He ultimately dropped the suit. Whew. What an ordeal. I'm so glad we did not do business with him.

So many factors were involved in today's "mortgage crisis," including aggressive and inappropriate underwriting by lenders. For one thing, market values of homes all over the country are dropping. They are dropping in the Midwest but not as fast as on the coasts and in the bigger cities. Houses are taking much longer to sell than they used to. What used to be a seller's market has become a buyer's market. People owe more on their mortgage than their house is worth! Mortgage interest rates are rising now. Michelle and I refinanced our mortgage three times in 3 years when rates were dropping seeking the lowest rate possible. Mortgage companies were competing so hard for this business just a few years ago. Now, these firms are closing their doors and going bankrupt. The broker in Appleton who sued me filed bankruptcy three months ago.

What happened? In the frenzy to take advantage of such a hot real estate market - we bought homes we couldn't afford and financed them with mortgages too rich for our pocket books. We took out home equity loans with adjustable interest rates. Borrowers were sometimes lured into so-called "sub-prime" loans - loans with interest rates actually lower than the national going (prime) rate. Some lenders wrote loans for 125% of the value of the home. Most of these non-traditional/non-conforming/unconventional loans were also adjustable rate loans. Most of these loans were sold to people who could not qualify for a traditional mortgage - due to being a higher credit risk. Huh? That doesn't make sense. Why bend the rules and make it easier for someone with bad credit to borrow money? Why are you applying for credit when you haven't been able to handle credit in the past? When the prime rate went up - so did the payments on these loans. Now, people can't pay their mortgage because their payments have increased, doubled in many cases.

The federal government is now proposing ways to bail out these failing mortgage companies and also individual borrowers who are in default on their loans. It makes me sick to think that even more of our tax dollars will be going to companies and even individuals (some of whom are my friends) who made horrible financial decisions about credit. How many millions or billions of dollars will be pledged to this? The best solution to this problem should have been to never have gotten into it in the first place. Prospective buyers should have continued to rent if their credit wasn't good enough for a traditional mortgage. Home buyers should have bought houses within their budget - paying 20% or more down to secure some equity. Lenders should have been stricter in choosing their customers and should have said "no" to borrowers with poor credit.

We have seen this problem before. Remember the Savings and Loan crisis in the 1970's and 1980's? Fraudulent and shady lending practices led to many S&L's going bankrupt. Neil Bush - brother to George W. was one of the shady characters in this saga. He was the director of Silverado Savings and Loan. Silverado collapsed in 1988 costing taxpayers \$1.8 billion in their

bailout. The federal government authorized bail outs to these lenders to the tune of \$125 billion at the time. Come on folks - our lesson is to only take on what we can handle. We, as individuals, must take responsibility for our own financial situations. Be very careful about borrowing any amount of money. Know what the terms are and the consequences if your finances change.

Chris Olson is a Certified Financial Planner™ practitioner with a fee-only private practice. You can reach her at 608-525-9818 or CMoney@centurytel.net.