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# LGBT News

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

**November 2007**

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**We need you:** Seeking Board Members The LGBT Resource Center for the Seven Rivers Region is seeking individuals to serve on our board of directors. We are currently accepting applications. After an application is received we will be conducting interviews with all potential candidates. Please contact the center for an application, 608-784-0452.

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## AIDS Candlelight Walk and Program

Please join us at 6:30 p.m. at the 7 Rivers LGBT Resource Center on December 1, 2007 where we will meet, receive candles, and walk to the Children's Museum (Route TBD). At 7:15 p.m. there will be a short program at the Children's Museum along with refreshments. In addition, there will be a display of photography as part of the Images Project.

The information on the Images Project below was submitted by Amy Jo Duquette

The Images Project is collaboration between the AIDS Resource Center of Wisconsin and the Photography Department on University of Wisconsin La Crosse Campus. This collaboration will begin with UW-La Crosse Photography students donating their time to take pictures of people living with HIV with in our community.

HIV is a deadly disease that has not only devastated overseas, the United States, but furthermore our Coulee Region community. The Images Project is a chance for not only a silent story to be told of those effected by the virus, but also a chance for other community members to take heed that HIV can affect and infect anyone that it comes in contact with. Images Project is to educate, this is not a gay disease, this is not a minority disease, and this is not a woman's disease. This is a disease that not only touches those living with it but friends, family and community also feel the strain with each new infection.

The Images Project is to promote awareness to all, that anyone can contract this deadly disease and advocacy for those living with HIV currently. Images Project is one small step in finding ways to prolong life after infection. This project is to celebrate life, awareness, prevention, and understanding. We hope that anyone that is part of this project or had the opportunity to view this project that they come with open minds, hearts, and soles. Let this project stand as a tribute to those who have passed away from HIV/AIDS and those who are currently living with Human Immunodeficiency Virus.

For this project we are seeking Coulee Region community members living with HIV/AIDS. The sole dedication of these individuals to find time with the photography students to have their images taken; these images would be not only for their personal enjoyment but for the World AIDS Day events during the week of November 26th-December 1st with a reception after our candle light vigil on December 1st. As always with any AIDS Resource Center of Wisconsin event confidentiality is held with the up most respect. Any client working with the photographer has the opportunity to be photographed with out their identity being exposed. All parties involved will be expected and educated on the sensitivity at hand. Any one involved will be expected to show the respect needed when the Images Project is both being photographed and viewed with in the community. If you are interested please contact Amy Jo Duquette, Case Manager at the AIDS Resource Center of Wisconsin.

In Good Health,  
Amy Jo Duquette  
HIV Case Manager  
AIDS Resource Center of Wisconsin

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## Resource Center Open House and Art Show

There will be an open house and art show at the LGBT Resource Center at 303 Pearl Street from 2:00 pm to 5:00 pm. on December 8, 2007. The art displayed will feature the work of artists of Ethnic backgrounds and or artwork surrounding minority or minority topics. This reception is also open to the public. For more information, contact the 7 Rivers LGBT Resource Center 784-0452.

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## Workshop: Acceptance And Success As A Minority Within A Minority Community

The LGBT Resource Center of the 7 Rivers Area will be hosting a workshop on minority issues on December 8th 2007. The title of the workshop is: "Acceptance and Success As A Minority Within A Minority Community"

The focus is on the hidden challenges that face ethnic minorities who are gay or lesbian. The keynote speaker will be Richard LaFortune, one of the founders of the on-going Native American International Two Spirit Gatherings.

Local minority individuals who have faced the challenges of coming out and living as a gay or lesbian will share their personal stories as well as answer questions as part of a panel discussion.

There will also be a music performance by local songwriter and performer "RIO". A light lunch of ethnic delicacies will be provided for those who attend. Contributing sponsors include the AIDS Resource Center of Wisconsin and Multicultural Advocates, Inc.

The workshop will be held on December 8th at the Hmong Community and Cultural Center on Ward Avenue from 10:00 am to 1:30 pm

Following the workshop there will be an open house at the LGBT Resource Center at 303 Pearl Street from 2:00 pm to 5:00 pm. The art displayed will feature the work of artists of Ethnic backgrounds and or artwork surrounding minority or minority topics. This reception is also open to the public.

For More information or to register call the 7 Rivers LGBT Resource Center at 784-0452. The morning workshop is free and open to the public. We are requesting that people call the LGBT Resource Center at (608) 784-0452 to register your attendance. This is not required but it would help us with our planning. Please join us on December 8th for the workshop and the open house.

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## Report from the Center

Have you stopped in at the Center lately? The rainbow flag is flying high out front and you can see it all the way up and down the street. It's there to invite the community, speak loudly about our lgbt lives and to announce a safe place to come.

Lately we've had many inquiries about what social events are available in the community for lgbt people. People are interested in getting together and having fun in an environment other then the bar scene but the feeling is that there just isn't much going on.

Our Center would like to know from you, what ideas and interests you have for social activities. How about a euchre tournament at the Center? Would you like to recharge

the lesbian book group? Would you join a group that wants to create some fun activities for itself?

In the past we have received information about events that are planned like a bike ride, camping trip, canoeing day, so please continue to let us know about these activities that are open to other lgbt people and we can certainly share the information via our newsletter.

Feel free to call the Center with your ideas and interests. Talk with Lindsay the Center Coordinator at (608) 784-0452.

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## Center Activities

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

### Speaker's Training a Success

The LGBT Resource Center of the 7 Rivers region hosted a Speaker's Training on October 27th at the University of Wisconsin, La Crosse. Training was provided by members of Outreach Inc from Madison. There were 12 people in attendance.

Our goal, as part of our mission, is to create a Speaker's Bureau. When a request is received by the Center to provide someone to speak on LTBTQ issues, we hope to have a pool of educated persons available so that we can provide outreach and education to the requesting groups.

We were fortunate to have the training filmed. A copy will be available for future use. More training sessions will be scheduled in the future. If you are interested, please contact the Center at 608-784-0452

## 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.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.

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## Simple Steps for Investing By Christina Mae Olson, CFP®

Are you an investor? Are you deferring some of your pay into your employer's 401(k), 403(b), 457 or some other pension plan? Do you have an IRA or a ROTH IRA? Do you save extra money in a brokerage or mutual fund account? If you do then you are an investor.

The most important component of investing is to just do it. It's that simple. If you aren't saving then you aren't investing. Second to "just doing it" is choosing the right investments. People want to know if they are investing their money properly. Many people don't save or invest any money at all because they just can't decide where to put it. How do you know? How can you really know if your fund choices are right for you?

The basic steps to investing are simple:

1. Pick a good stock/bond mix.
2. Select diversified investments to achieve your stock/bond mix.
3. Monitor your portfolio.

First, pick a good stock/bond mix. Your mix will depend on your age and your tolerance for risk. The younger you are - more of your money should be in stocks. If you are 25, for example - you should probably have 85% or more of your investments in stock mutual funds and 15% in bond mutual funds. If you can tolerate the risk of stock market fluctuations then 85/15 is a good mix for you. Stocks are more volatile than bonds so if you don't like the risk then reduce your stock portion a bit. If you have more than 10 years to invest - I advise people to take more risk. In any given 10 year period over the last 100 years - growth stocks have not lost value and have actually averaged over 10% annual returns!

Did you know that your money doubles in value every 7.2 years if invested at 10%? If you had invested \$50,000 in a stock mutual fund in 2000 it would be worth \$100,000 today. It could grow to \$800,000 by 2028. If you added to this stash periodically it might total over \$1 million by then. What if, on the other hand, you bought and

financed a new \$30,000 car in 2000? You could have easily paid \$50,000 in principle and interest toward that car. Would you rather have a cheap old rusty 2000 car today or \$100,000? But, that's another story.

Next, select diversified investments to achieve your stock/bond mix. This isn't as hard as you might think. The best choices are so-called "index" mutual funds. Index funds provide instant diversification over hundreds of companies. The science of picking the funds has been done for you by the experts. Most employer retirement plans (and all mutual fund companies) have excellent index mutual funds. You don't have to pay a broker to pick these funds for you. An S&P 500 Stock Index mutual fund outpaced 80% of all other stock funds in 2006. Index funds have extremely low expenses. Pick a Total Market Index Fund, an International Index Fund, a Total Bond Index Fund and a Growth and Income Index Fund for your mix of funds.

The last step is for you to monitor your portfolio. Yes, you have to pay attention to this occasionally. You need to "rebalance" your mix of stocks and bonds so the mix doesn't get out of whack. If stocks do really good in one year then you will need to shave off the gains get back to your original mix. Don't micromanage your funds - once or twice a year is enough.

Happy Investing!

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](mailto:CMoney@centurytel.net).