
LGBT News

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

January 2008

Happy New Year from the Board and staff of the LGBT Resource Center of the 7 Rivers Region.

Join the Party at the 7 Rivers LGBT Resource Center Annual Meeting

ANNUAL MEETING AND PARTY: Once again, the Center's Annual Meeting will be at the City Brewery Hospitality Center on Friday, January 11, 2008. Join us to be updated on Center activities and to meet the new Board members. The very short meeting will be followed by a party with music, dancing, and munchies provided.

Whether you are a member of the Center or not, you are welcome to attend the annual meeting and party. Bring friends. This is a community event, an opportunity to have a good time with friends and meet new people.

Also, please consider supporting the work of your Center by [becoming a member](#). Your member contribution supports [accomplishments like these](#).

Meeting and Party Highlights:

1. Annual Meeting at the City Brewery Hospitality Center
2. January 11, 2008, 8 p.m. (doors open at 7:30)
3. Party 8:30 to midnight
4. Scott Grosskopf will DJ

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.

Reminder: Become a member! Please join many of your friends and colleagues in supporting the work of the Center. Your membership in the 7 Rivers LGBT Resource Center makes it possible for LGBT folks to have a presence in our community and to support the collaborative work we do with other organizations in the 7 Rivers Region. Your membership supports LGBT visibility! Please join us now by filling out [the membership form](#) and mailing it to the Center. Thanks.

Interview with Volunteer Johnnie L. Schmeckpeper

LGBT News: What would you like the readers of the Center newsletter to know about you?

Johnnie: I am a very caring and compassionate individual who strongly believes that LGBTs must be given the same rights as all other Americans. There is a genuine lack of respect and dignity that LGBTs face in our society. Motivation and dedication, not persuasion, is the way I accomplish my goals in life. I have a wonderful partner whom I have been with for almost 7 1/2 years. We had a commitment ceremony on August 4th, 2007 in a quaint church chapel here in La Crosse. LGBTs cannot legally get married in the state of Wisconsin; however, they can still show their true love and desire to be life partners through a sacred event like a commitment ceremony. Also, we have a wonderful purebred yellow Labrador named Buster who we love to spoil!

LGBT News: How did you find the 7 Rivers LGBT Resource Center?

Johnnie: I had heard about it when it was located on Fifth Avenue; however, I did not take the opportunity to check out the new facility. I came across the Center by accident when I was walking down Pearl Street one May day this past summer. I stopped in to take a look around, and

I talked to Connie. She was the AmeriCorp worker and center coordinator at the time. I just happened to be looking for another place to do some volunteer work, and I was impressed with her knowledge and professionalism along with the resources that the center had to offer.

LGBT News: What prompted you to volunteer to cover the summer hours at the Center?

Johnnie: Like I stated, I wanted to do more volunteer work. I wanted to be a part of a team that would make a positive influence in people's lives, and I was already well aware of the need to help out LGBTs who have been nothing more than a political play toy for almost the past eight years.

LGBT News: What do you enjoy the most about volunteering at the Center?

Johnnie: I love to help people. There may be only one person that calls or walks in the door while I'm volunteering. When I am finished talking with that individual, then I sincerely hope that I have helped that person walk towards the better path in life. For example, I had a 16 year old male who walked in one day, and he needed help finding a place to stay. I talked with him about his predicament, and I gave him some brochures specifically for individual youths who are in need of temporary housing and basic necessities assistance. I also gave him some pamphlets with 1-800 number contacts for emotional help and counseling referrals. I have also talked with patrons who just simply wanted someone to talk to. Being a LGBT can be very lonely for many people. I know, because I went through a protracted period of deep loneliness myself. Letting someone "bend your ear" for a little while can really lift their spirits, and they leave the center in a much happier mood.

LGBT News: Why should more of our readers volunteer at the Center?

Johnnie: I firmly believe that there are other caring and loving people out there who want to help other people out. A great place to do it is at the 7 Rivers Region LGBT Resource Center. The ever-growing volume of resources at the center coupled with the wonderful staff and board of directors offers a unique experience that inspires the need to expand upon the benefits that the Center has to offer. In addition to this question, I would like everyone to know that the Center is working on bringing in more up-to-date materials. There has been a desire from patrons for more pertinent information relating to what's happening now and what is in the works for the future for LGBTs, whether the point of interest is political, educational or a different subject. The center is always open to suggestions for activities as well. We are in the process of brainstorming to see what types of events the LGBT community would be interested in, and the best way for us to come up with a successful idea for a social gathering at the center or elsewhere is for our readers and customers to call or stop in to let us know what they have in mind!

Report from the Center

It's been a busy start to the winter here at the Center! The World AIDS Day event was cancelled due to one of the first major snows of the year. Luckily, the next week weather cooperated a bit

better allowing us to have our minority workshop and art show/open house. Both were well attended and we thank everyone who joined us for either or both events.

Since the open house, the Center has undergone a bit of a facelift. We have been busy moving the library to the front of our space and arranging seating in the back where we feel it is more conducive to discussion and socialization.

Speaking of socializing, we have begun experimenting with being open later hours on different days and providing opportunities for people to gather at the Center. I have spoken with a number of people who are interested in social opportunities that don't involve alcohol but am struggling to get things sorted out. Be watching for more about this in the New Year!

Perhaps the most exciting thing to happen at the Center is the debut of the Rainbow Boutique! This is where you can stop and shop for rainbow merchandise. We have a small yet varied selection of rainbow items for sale at reasonable prices. The Rainbow Boutique is available any time the Center is open. Our one request is that you either write us a check or have exact change when you make a purchase.

Oh, and one last thing! If you have a myspace account be sure to check out the page created to share info about what's going on at the center and add it to your friends! That page can be found at www.myspace.com/7rivers.

Be sure to stop in and check out our new look and peruse our new boutique! We are open Monday and Thursday 1:30-6:00p as well as Saturday 11:00 am to 5:00 pm.

HAPPY 2008!!

Lindsay, 7 Rivers LGBT Resource Center Coordinator

Financial Planning for Single People By Christina Mae Olson, CFP®

The 2000 U.S. Census classified 25.8% of us as "householders living alone." How many of these are LGBT? How many might also be LGBT couples reporting as living alone? The Census Bureau recorded 601,209 unmarried same-sex couples on the 2000 census (8,232 in Wisconsin) and estimated there were over 770,000 LGBT households in 2005. The Human Rights Campaign says that these numbers are probably double what the U.S. Census Bureau calculates. The official census must have figured all singles were straight and didn't ask who might also be LGBT.

Financial planning for true single people can be similar to planning for an LGBT person who is also in a relationship. The main difference is that a single person doesn't have the benefit of their partner's income to help pay the bills or meet financial goals. In our country, LGBT couples are financial and legal strangers to each other and are treated as "singles" in most jurisdictions. The following tips are for the truly single person - but couples should pay attention, too.

SAVE! SAVE! SAVE! Start saving 10% -15% of your income (can you save 20%?) as early as possible and commit to saving that much as long as you are working. You are not giving up that money - you are setting it aside for your future self. You should first accumulate an emergency fund to cover six months of living expenses. Next, pay off all of your credit/bills. Third, fund your 401(k) or IRA. Finally, save and invest what is left over for your other financial goals.

SPEND LESS. You can save more for your future self if you can live on less than you make. This sounds easy enough but it is really tough. Many singles live from paycheck to paycheck no matter how much money they earn. In fact, most singles rely on credit to get them through to the next paycheck. Find a way to actually spend less money than you are earning. Don't rent a two bedroom apartment if you only need one bedroom. Have the goal of never needing credit to pay for anything. My philosophy is this: if you cannot pay cash for something then you cannot afford to buy it in the first place! You can live happily like this. You can do it.

GET ORGANIZED. Keep good records of all of your bank accounts, IRA's, income tax returns, etc. Make sure you have specific beneficiaries on all your accounts. If something happens to you - a friend or relative should be able to easily sort out your situation and take over your bill paying and other responsibilities until you can do it again for yourself.

HAVE ADEQUATE INSURANCE. You only have yourself to rely on. If you get sick or disabled - how are you going to pay the bills? You must have health insurance. Consider also disability insurance (a group or individual policy) that will pay you an income if you become disabled and can't work. Some single people also need life insurance if others depend on them for financial support.

MAKE FINANCIAL GOALS. Formulate concrete goals. Do you want to buy a house some day? Have children? Go back to graduate school? Do you want to retire at age 50 and join the Peace Corps? Make your goals and map out a way to make them happen. Quantify the objective and break it down into manageable steps. For example, to save for a \$10,000 down payment on a house - that will require saving \$75 every paycheck in a conservative mutual fund for 5 years. Consider talking to a financial planner - you don't have a partner to discuss these things with - maybe a professional can help you set financial goals and ways to achieve them.

ESTATE PLANNING. This means you need a will, powers of attorney, and advance directives. Your will names a personal representative to handle your affairs when you die. A durable power of attorney appoints someone to handle your affairs if you are sick or disabled and can't do it for yourself. A power of attorney for health care names someone to make medical decisions for you if you are in the hospital and can't speak for yourself. Advance directives explain to doctors and loved ones how you want to be treated in case you need life support, feeding tubes, etc. If you don't have these documents in place when you need them - then the state will take over and decide how to manage things.

Chris Olson is a licensed Certified Financial Planner™ Practitioner in private practice. You can contact her at CMoney@centurytel.net or 608-525-9818.