
LGBT News

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

June 2008

Board President's Column: A Good Time Was Had By All!

by Mary O'Sullivan

The Pride Committee's "Night on the Town" at Peaberry's was a big success and a really fun event. It is often hard for those of us in our middle years to look forward to anything on a Friday night that takes more energy than watching the L-Word or the most recently arrived Netflix. I am glad, however, that on Friday, May 30th I did bestir myself to attend the "Night on the Town."

There were about 100 people there from lots of different segments of the lgbt community and it was fun seeing and chatting with people I don't see regularly. And there was a lot going on. There were door prizes, which I never win, so I wasn't disappointed to not win this time too. There were "tasting sessions" for beer, wine, and coffee lovers. I went to the wine tasting and discovered the people presenting were knowledgeable, and I came away with several new wine ideas. The food was good. Even the Karaoke was good.

There are other events sponsored by the Pride Committee and by the Resource Center coming up in the next several months. Watch the Center website calendar and this newsletter to find out when the next good time is scheduled. Then do yourself a favor and make sure you attend it.

Report from the Center: Executive Director Fund Drive

It is an exciting time at the Resource Center! With efforts underway to hire a new executive director, we are embracing the idea of the Resource Center becoming a more active voice in the 7 Rivers Region. We want to address the issues, needs, and concerns of our LGBT community with a full-time staff person. There have been numerous applications and we hope to bring someone on-board this summer.

That's where YOU come in. We mailed letters a few weeks ago asking for donations and a commitment to our effort to make this hire for the center. Please consider giving a donation to

our Executive Director Fund. Make your own commitment to social justice and equality by making a donation.

We have set our fund-raising goal at \$50,000, which includes your generous donation, money from fundraising events, and grants. Please watch our progress toward achieving this goal on the "Rainbow Meter" in the window of the Resource Center.

Trish Harvey
Chair, Development Committee

Upcoming Activities

Check the Center [website calendar](#) for all events.

Center Activities

Meet and Greet, June 14, 1:00 pm to 3:00 pm. Light refreshments will be served. Spend time with new and old friends at the Center. There will be another Meet and Greet on July 12 with the same hours.

The Center is working a Festival Foods Brat Sale fundraiser on July 19 and August 9 at the Onalaska store. We need volunteers to help staff the Brat Hut and lots of people to come eat brats as the proceeds will go to the Center.

Pride Activities

Pride now has its own domain name. Visit the Pride website at <http://lacrossepride.us/>

Volunteers are wanted for the fun and important job of organizing Pride 2008. Meet with the committee at the 7 Rivers LGBT Resource Center, 303 Pearl Street, at 7:15 pm every other Monday. Everyone is welcome to help! For upcoming meeting dates, check the Center [website calendar](#)

This year's Pride ride is July 19. Watch next month's newsletter for more details.

Pride is August 23. More details in future newsletters.

Area Activities

Milwaukee Pride, June 6-9.

For more details: <http://www.pridefest.com/>

AA Twin Cities Round-up, June 12-15.

For more details see <http://www.twincitiesroundup.com> Contact: registration@twincitiesroundup.com

National Women's Music Festival, June 19 to 22.

The national Women's Music Festival has moved to Madison this year and will be at the Alliant Energy Center Exhibition Hall. WIA has kept this beautiful festival alive for 34 years and they hope you will attend this year's festival and experience all that the National Women's Music Festival has to offer. Beyond the music itself, there is a writers series, pet lovers series, spirituality series, and workshops ranging from palm reading to holistic singing to gender and women's studies and so much more. The adjacent and nearby hotels are offering reduced rates for guests. You just have to ask for the National Women's Music Festival rate. Plus, most of the hotels are pet friendly. Yes you can bring your dog! There is also RV and tent camping available. Some of the performers for 2008 are: All the Kings Men, Andrea Gibson, Cris Williamson, Driftwood Fire, Ellis, Edie Carey, Flaming Dykasaurus, Girl Parts, God-des and She, Jamie Anderson, Lisa Ferraro, Lynette, LVNMUZIQ, Karen Williams, Martine Locke, Mimi Gonzalez, Nicole Reynolds, Paprika, Sonia, Tret Fure, 2 Chix & A Drum. More information on performers and registration is here: <http://wiaonline.org/home.htm>

Twin Cities Pride, June 28 and 29.

More details: http://www.tcpride.org/index_main.php

Ongoing Center Activities

Weekly Activities

AA Group

An LGBT AA Group meets weekly on Fridays, 7:00 pm, at the Center. Questions? Call 608.784.0452.

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.

The Fourth Annual LGBTQA Resource Center Garage Sale

The fourth annual LGBTQA Resource Center Garage Sale will be held on **August 1 and 2, 2008**. It will be held at 3215 East Fairchild St. in La Crosse. Items can be dropped off starting Sunday, July 27 from 117.

If you need to drop off items at a different time, you can call or email Dan Lintin (6087851498-dlintin@winona.edu) for an appointment. (I am considering renting a storage unit near the garage sale site if there are people who want to drop items off beginning July 1. Email me if this applies to you.)

Look in your house, your basement, your attic, your garage and give freely of those things you haven't used in the last year or two. We need big and small items. You can't imagine how a lot of 25 cent items add to the overall total at the end of the sale. Ask your friends and family and coworkers if they might have things to donate. You can get a receipt for the items you donate so you can take your donation off on your 2008 taxes. Having had numerous garage sales over the past 29 years, these are some items that really attract people to garage sales.

- * antiques * kitchen utensils * bedding
- * videos/DVDs * cookbooks * books
- * toys * fabric * craft supplies
- * tools - hand/power * furniture * records
- * fishing supplies * clothes * lawn/garden tools
- * kitchen wares * baby clothes * collectibles

There are some items that we just can't handle, like large household appliances such as refrigerators, stoves, washers, dryers, and freezers. (If you have such an item, or any items that we would have to pay to get rid of if they didn't sell, we will ask for a deposit fee just in case we can't sell it.) If you donate an electric or gaspowered item, it would be nice to have a tag attached to the item saying how well it works. Also, we can handle only so much furniture. If you have large furniture, please email or call Dan Lintin to see if we will have room.

We will need help on Sunday, July 27 and Wednesday, July 30 sorting, cleaning, and pricing items. We also need help on the day of the sale, especially at the beginning and the end.

If you would like to volunteer to help, please let Dan know.

Volunteers Needed For:

Brat Hut Sales

July 19 and August 9, volunteers from the Center will be staffing the Brat Hut at the Onalaska Festival Food. Proceeds from the sale of brats goes to the Center. Volunteer and hour or two to help make and sell brats! Call 784.0452

Interest Groups

People frequently drop by the Center looking for social activities. There are lots of opportunities to volunteer to organize an interest group. You choose the activity (movie watching, dancing, hiking, camping, kayaking, and so on), pick a location (the Center, a theatre, a restaurant, a park) and Center staff will help you advertise the event. Liz Ash, one of our Americorp members who staffs the Center during the week, has volunteered to help coordinate the efforts of those who want to start an interest group. You may contact her in person at the Center, or by calling the Center at: 784.0452

Office Activities

The Center frequently needs help with stuffing envelopes, entering data, creating posters for events, and distributing posters for events. We also have several projects in the works, which involve contacting local businesses and professionals about being included in a directory of lgbt friendly businesses. In addition, we can nearly always use more volunteers for staffing the Center.

BIG Coming Out Day Event

In October the Center is throwing a big party for the community to celebrate Coming Out Day and to raise funds for the continued success of the Center. We will need community folks to help with this event.

Wish List:

The Center is expanding with additional staff, computers, and office space. With that expansion comes a need for some office furniture. Here's an opportunity to donate items of use to us that are no longer of use to you.

1. locking file cabinet
2. scanner
3. fax
4. small computer desk/table
5. office task chair
6. legal size envelopes
7. paper
8. first class stamps
9. file folders and hanging files
10. CASH DONATIONS

Insurance - what do you really need? By Christina Mae Olson, CFP®

Here is the definition of insurance that I like the best: [TO GUARANTEE OR PROTECT AGAINST LOSS](#). We all assume some risk in our lives. Risk can be evaluated on a continuum. Very little risk is involved by just getting out of bed in the morning. Some risk is involved with getting in and out of the shower. More risk is involved with eating leftovers from dinner three nights ago. We risk quite a bit driving or riding in a car. Even more risk is involved with smoking cigarettes.

Potential loss is associated with risk. Insurance is meant for those huge, catastrophic losses that you can't easily recover from. You wouldn't buy an insurance policy to protect you from "waking up injuries" unless your life was threatened by the very act of waking up each morning. Your health insurance doesn't cover hang nails since you really don't risk losing much with these.

If you can recover easily from a certain loss then you probably don't need insurance to cover the potential loss. For example, if you drive a 1995 beater that is worth only \$200 for its scrap metal value - you wouldn't buy collision coverage with your auto insurance. It would pay you nothing if your beater were totaled in an accident. You should have liability insurance, however, in case you are at fault in the accident! That's a huge risk with potential for catastrophic loss. What are some of the huge risks that you should share with an insurance company?

- Loss of life (term life insurance)
- Loss of health (health insurance)
- Loss of common sense - risk of making a stupid mistake (liability insurance)
- Loss of income (disability insurance)
- Loss of or damage to your house (property insurance)
- Loss of or damage to your car (auto insurance)
- Loss of ability to take care of yourself at home (long-term-care insurance)
- Loss of identity (identity theft coverage)

Notice that I said, "share with an insurance company" about these insurance policies. Elimination periods, deductibles and co-pays that are your responsibility show the insurer that you'll be doing your part to stay out of risky places. If you stand to lose something then you might be more careful about protecting yourself against these losses.

What about insurance for the LGBT community? Are our decisions about insurance any different or unique? The main concern with LGBT folks is the assumption that we may be legal strangers to our "chosen family" and/or to our loved ones or partners. Insurance protects our loved ones against a financial loss that would be created if some catastrophic event happened to you. Heterosexual spouses/families have some protection afforded them by the law.

For example, if you are in a same-sex relationship and your partner owns the house you two live in - you are "legal strangers" to each other. You need to make sure your own belongings are covered against loss in a fire or theft. Your partner has this coverage because s/he owns the house (and hopefully has homeowner's insurance). Some insurance companies consider the non-owner partner (not named on the house or on the insurance policy) as a stranger. You might need

“renters insurance” to cover your belongings if this is your situation. Find another insurance company if you can’t be sure that both of your belongings are insured against loss on the policy.

Life insurance, for another example, can help your lover cope with the financial stress that may occur if you die. If you have life insurance and name your lover as beneficiary then your lover will have financial help when you die. Straight couples get to automatically pass their wealth to the other, by law, if one dies. If you are straight and have life insurance (or other financial assets) without naming a beneficiary, the proceeds would go to your estate. By law, your legal spouse would get the proceeds. LGBT couples need to name beneficiaries to pass wealth to a “legal stranger.” A will can be considered a form of insurance in this case, for LGBT partners. Your will insures that your partner will get whatever you designate when you die.

There are some kinds of insurance that you don’t need. These fall into the category of “rip offs.” Most of these rip-offs protect someone else. Insurance is a good buy if it protects YOU, the insured, or your loved ones. Be careful that you don’t agree to these:

- Cash value life insurance (this is a bad investment - buy term and invest the difference)
- Credit life insurance (protects the credit card company by paying off your balance if you die - the death benefit should go to your beneficiary so they can decide what to do with it)
- Credit disability insurance (protects them if you become disabled and can’t make payments)
- Mortgage life insurance (pays the mortgage company if you die)
- Children’s life insurance (not much loss of income upon their death unless they are a highly paid actor or model)
- Accidental death and dismemberment (you want life insurance to cover you for ANY death, right?)
- Accident insurance (AFLAC - you want your health insurance to be all inclusive - it already covers you in an accident)
- Cancer insurance (your health insurance better cover cancer!)
- Travel interruption insurance (unless there is a good chance you might not take the trip)
- Flight or travel insurance (if you charge your trip - your credit card company provides nice coverage - check to be sure)
- Rental car coverage (your own auto policy covers rental cars - check to be sure)
- Extended warranties (if something is going to break it will do it during the regular warranty period)

Insurance can be a tricky issue. Be very careful to have those big risks covered. One accident or incident could wipe you out if you insist on “self insuring” for a catastrophe. And, be sure to get the coverage when you know you don’t need it. You can’t get a fire policy, for example, if the roof is smoldering. If the insurance company even smells a risk - they won’t touch you.

Chris Olson is a certified financial planner™ with a fee-only practice. You can reach her at CMoney@centurytel.net or (608)-525-9818.

Reminder: Become a member!

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. Membership also comes with goodies from our Community Partners.