
LGBT News

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

July 2008

Board President's Column: Our First Executive Director

by Mary O'Sullivan

A committee made up of board members and a community representative, Dorothy Lenard, has chosen our first Executive Director. Rosanne St. Sauver has accepted the position as Executive Director for the 7 Rivers LGBT Resource Center. She brings with her a wealth of experience and a commitment to social justice issues and LGBT equality. Beginning in August, she will be staffing the Center full time and helping to chart the next exciting steps for the Center.

We had a terrific response to our job posting for an Executive Director and want to thank all the many well qualified applicants who had faith in the future of the Center and showed it by applying for the job.

There will not only be staffing changes, but also some remodeling of the Center as we move into the next phase of our service to the 7 Rivers Region LGBT community. Stop in and say hello to Rosanne and check out the changes at the Center.

Rainbow Meter: July Update on Executive Director Fund Drive

See the rainbow meter of our fundraising progress created by Trish Harvey, Chair of the Development Committee. We have made great progress toward our \$10,000 goal for the Executive Director Fund. We are almost 1/3 of the way toward meeting our goal with \$3125 collected. A committee interviewed exceptional candidates for the position and a director will be

named in the coming weeks. Let's do everything we can to assist our new director. Please consider making a donation to the center (please specify your contribution for the Executive Director Fund). Let's reach our goal by the end of the summer!

Trish Harvey
Development Committee, Chair

Report from the Center

Our AmeriCorp volunteer Judy is back staffing the Center on Mondays from 1:30 p.m. to 6:00 p.m. and Wednesdays from 1:30 p.m. to 3:30 p.m. We are happy to have Judy back after a short medical leave and appreciate her time. She will be with us through August as AmeriCorp was able to extend her time so she can fulfill her AmeriCorp requirements. Unfortunately our AmeriCorp volunteer Liz has had to end her AmeriCorp volunteer time at the Center due to having to take her own medical leave. Liz will be okay and we wish her well in her healing process and thank her for the hours she was able to give us. We were very lucky to have Liz and continue to be fortunate to have Judy. Our steadfast volunteer Johnnie Schmeckpepper continues to give us his valuable time and has been able to fill in and staff the Center. Johnnie also continues to monitor the MySpace site and calendar. Thanks so much Johnnie!

The Center's hours continue to be Mondays 1:30 p.m. to 6:00 p.m., Wednesdays 11:00 a.m. to 3:30 p.m. and Saturdays 11:00 a.m. to 5:00 p.m. We hope to stay open true to these hours through the Summer and would always welcome any volunteers who would like to be trained to help us out until our next part-time AmeriCorp volunteer starts in early September 2008.

The Center continues to offer safe space for the Transgender Support group to meet the first Wednesday of the month and also for the AA Support group for recovering LGBT people every Friday night starting at 7:00. And PRIDE continues to meet every other Monday as they plan for the big event August 23, 2008.

We have scheduled our second Open House for Saturday July 12, 08 from 1:00 p.m. to 3:00 p.m. The idea behind the Open Houses is to offer a set time for folks to come and meet others and socialize and maybe meet others who have similar interests. Our volunteers tell me repeatedly that LGBT people stop in frequently with requests such as finding other lesbian moms with young children or newly out folks who have young adult children dealing with their parent's "new" orientation or asking about resources for LGBT who are grieving their partner's death. Our issues are many and as diverse as all of us but we share a commonality in needing to find others like us with similar interests and concerns. Please consider stopping in. We will serve some light refreshments.

Leslie Scheld
Center Manager

Pride Ride on July 19 and More

Read about this year's Pride Ride [here](#) and download a copy of the [Registration/Pledge form here](#). Then read about the [entertainment for this year's Pride](#), including Goddess and She! Check the Center calendar for other upcoming events. [Read more here.](#)

Upcoming Activities

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

Center Activities

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

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

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. See above.

Pride is August 23. See above.

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.

REMINDER: 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

Stock Market Blues. What...me worry? Absolutely not! By Christina Mae Olson, CFP®

(The first part of this article is pretty depressing. If you want to skip to the more upbeat advice part then go directly to the last half!)

The stock market keeps going down and down. The markets keep getting hammered. As of June 22nd, the Dow Jones Industrial Average (30 of the oldest and biggest US companies) is down 10.72% for 2008. The S&P 500 (a much broader and more diversified mix of 500 larger, so-called "blue chip" US companies) is down 10.24%. The NASDAQ Composite (the index representing smaller, more volatile companies) is down by 9.28%. These benchmarks will jump up a little whenever some good news hits the streets but recently tumble as fast as they jump. Political and economic news really influence the stock market: "our stimulus checks are working" or "OPEC agreed to produce more oil" or "Bush is on his way out" or "the end is near for the credit crisis."

As I write this on 6/23/08, these three indexes are trading at multi-year lows. The Dow is at \$11,748 (highest trade was \$14,164 in October, 2008). The S&P 500 is at \$1,306 (highest trade was \$1,576 in October, 2007). The NASDAQ is at \$2,359 (highest trade was \$5,132 in March, 2000). Anyone with money invested in stock mutual funds and/or in brokerage accounts is affected by this. Many of us have IRA's, ROTH IRA's, employer retirement plans [401(k), 403(b), 457, SIMPLE, SEP] that are appropriately invested in a nice diversification of stock mutual funds (or annuity sub-accounts). Thankfully, we usually get quarterly statements from these employer retirement plans because the bad news comes just every three months. If you looked at your declining account balance every day you might just get freaked out by the dwindling balance.

Some people actually do look at their "portfolio" every day. This is a recipe for disaster. In my financial planning practice, I talk about "risk tolerance" with my clients. I ask questions like, "Can you sleep at night knowing that your account has lost value?" and "Does it bother you knowing your balance might go down before it goes up?" One very crucial psychological tidbit that financial planners must know is this: people hate losing more than they like winning! Studies have actually shown that we would rather gain nothing than risk losing a single penny. I've had clients declare they were "high risk" investors - that they can handle the ups and downs of the stock market - only to discover (during a down period) that they really were "mattress" investors. They'd rather keep their money stuffed in their mattress than lose any of it to stock market fluctuations. Of course, you realize you don't actually take the loss until you sell and get out! A paper loss only looks bad - you don't make it bad in reality until you sell out.

I tell you - from a personal investor viewpoint - I DON'T CARE! I know that the value of my IRA's and employer retirement plans will go up again! I am not going to pull out my money just because we are in a down year. Historical returns for stocks and stock mutual funds are high. The average annual return for the S&P 500 - over the past 100 years (including the Great Depression and several recessionary periods) has been 10.89%. That's a +10.89%. This factors in all the good years as well as all the bad years. My money would have lost 6.2% annually to taxes and inflation if I had kept it in my mattress. Oh, that would be very sad. I need my money to keep up with inflation (currently at 4.6% - depending on how you calculate it).

And another thing...my investments are very well diversified. I worry less about stock market gyrations in part because my investments are spread out between all styles of mutual funds: stocks, bonds, international and even cash. Diversification insulates investors from taking a hard hit in times like these. When one asset class tumbles - others remain stable.

Here's another reason why I DON'T CARE: I keep investing little bits of money every pay period. This is called "dollar cost averaging." In a down market this means my money buys more shares. When things do go up again - these shares will really take off and increase in value. Why? Because I was able to buy more shares on the cheap. For this reason, I actually LOVE and ENJOY the chance to invest/deposit money in my accounts during down periods.

What's my advice for riding out the declining stock market? First, do not micro-manage your investments. Don't try to pick the current "winner." You won't be able to do it. Don't look at the value of your accounts daily or even weekly. Let it go. One bad day will overshadow the bigger picture and make you miserable. You don't need that weighing you down. It's better to get the news on a quarterly basis. It will work itself out without your meddling. Second, make sure you are well diversified. Don't put your funds in just one type of investment. Third, stay invested. Do not get out. Do not sell. If you get out now - you are doing the opposite of "buy low - sell high." Your losses are only on paper now. You won't actually realize a loss unless you actually sell. Do not sell low. Don't do it. Finally, BUY MORE NOW! Buy more shares of your mutual funds while they are undervalued. You will really be pleased when they take off. And, they will take off. Just you wait and see.

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.