
LGBT News

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

October 2008

Join us for all the events on National Coming Out Day and the weekend. Make posters for the bridge spanning event and then plan to join us on the Cass Street Bridge. There is still time to get tickets for the evening gala event. Watch a film about Christian parents of lgbt people coming to terms with their kids.

Contact the 7 Rivers LGBT Resource Center for more information: [608-784-0452](tel:608-784-0452)

Director's Column

My toes are tingling and my heart racing as we approach National Coming Out Day 2008! It will be a great day here in the La Crosse area and surrounding communities. We have 81 people committed to being at the Silent Rally For Equality and 117 people have made reservations for our first gala event! [Read more here.](#) **There is still time for you to join us**, so stop in, email or call today and commit to being at the rally and join us for a beautiful evening.

The Center is fortunate to work with the Yes! AmeriCorps Program through Workforce Connections. In September Amy and Eric started their service hours. Please read their self introductions:

Erik	Amy
<p>Hi, my name is Erik, and I am a second year AmeriCorps volunteer. I work at the center on Mondays, Wednesdays, and Saturdays, so stop in and say hello. I am working a lot on the library, and really enjoying it.</p> <p>I also work half-time at the WAFER food pantry. I joined AmeriCorps to help people, to gain work and personal experience, and to meet people. I really enjoy AmeriCorps, and I feel like I'm doing some good for the community.</p> <p>I enjoy reading and listening to the radio and listening to music. I also like to watch Internet TV. I studied computer programming and technical communication at Western Technical College, and earned my last degree in 2007.</p>	<p>Hi, I'm Amy Burns, one of the new AmeriCorps workers with the LGBT Resource Center! I decided to become an AmeriCorps worker to be a part of a national movement. I currently work as a part time elementary art educator besides my part time AmeriCorps work.</p> <p>My husband and I also have a beautiful two year old daughter, Elsie, who occupies most of our at home time. I am very excited to be a part of the Center and look forward to helping out with such programs as PFLAG and starting a new program that focuses on women using journals for written and visual arts. I usually work Fridays and Saturdays, so stop in and say hi!</p>

In addition to Amy and Eric, the Center is working with [Kate Lumsden](#), a senior at UW-L. She will be completing her practicum at the Center. Kate's majoring in Communications and has a minor in Gender Studies. She will be assisting with events and activities the center has planned.

October is GLBT History Month, [visit our web site daily](#) in October to learn and read about an Icon from LGBT history. Each day throughout the month a person's life will be highlighted with videos, images, biographies and bibliographies. Be out, be proud, and learn about our rich GLBT community across the globe. It will be a rich month for each of us to celebrate ourselves and others that have made a difference in the GLBT movement.

We have started a new **Drop In Group** that meets on Thursdays from 6-8 pm at the center, 303 Pearl Street. In October we will have a Poster Making Night for the Rally on the 2nd, Sex & Candy B-I-N-G-O on the 9th, and a Movie & Popcorn Night on the 23rd. Drop In and meet new people, make connections, and have some fun. Who couldn't use a little fun? Check the [Center calendar](#) for details of these and other events.

Starting in October we will be having **LGBT Parent Meetings** on Wednesdays, October 15th is our first meeting from 9:30-11:00 am, Kathy Lawson will present on Balancing Love and Discipline. We will have activities, share ideas, and invite local professionals that work with families and children to come in and present on various topics. Feel free to share this information with others that may be interested in these meetings.

La Crosse Eagles Aerie 1254's People Helping People **Fundraiser program will be hosting a Fish Fry on Friday, October 24th from 5:30-8:00 p.m. to benefit the LGBT Resource Center for the Seven Rivers Region.** Johnnie Schmeckpeper, our Volunteer

Extraordinaire, is also a Fish Fry Lord and he will be preparing the delicious fish! Please stop in for a scrumptious fish dinner and to show your support for the center. Invite your family, friends, and everyone to come join us for a fabulous fish fry at the La Crosse Eagles Aerie 1254, 228 Fifth Avenue South, La Crosse.

The center along with other LGBT Center's from across the state is collaboratively working on a **Tobacco Cessation grant** that has two main goals, to change the attitude toward smoking in the LGBT community and to decrease the number of LGBT smokers in the state of Wisconsin. Please visit www.rm2breathe.org for more information.

I look forward to rallying with you on NCOD, dancing in the evening, and closing a celebratory Coming Out Weekend with a screening of For the Bible Tells Me at 1:00 pm at Our Savior's Lutheran, 612 Division Street. Things are happening at the center, so come along with us as we move forward.

Peace & belief,
Rosanne St. Sauver
Executive Director

Help Homeless LGBT Youth

Homeless LGBT youth is a serious problem and often times leaves the youth with little or no viable housing option. "The U.S. Department of Health and Human Services estimates the number of homeless and runaway youth ranges from 575,000 to 1.6 million per year. According to the National Runaway Switchboard, 20 to 40 percent identify as lesbian, gay, bisexual or transgender (LGBT). LGBT youth experience homelessness at an alarmingly disproportionate rate." (Sklar) By and large LGBT youth have a great need for safe housing and it often goes unmet.

Many youth still have high school to complete when they make the brave decision to finally come out. Sadly, their bravery goes unnoticed and they can and do end up isolated, homeless, and alone. It is a reality that seems unpalatable to some, but it happens regularly and disproportionately to LGBT youth. Many of us know what the familial isolation feels like, or the loss of our friends simply for stating out loud our orientation.

In recognition of the youth that need support, a home, and deserve to feel safe I would ask you to give thoughtful consideration to opening your home. It does happen here in the La Crosse area and currently there is a homeless youth that is simply trying to finish high school but is homeless. If you have the space and would be interested in becoming a safe shelter for a homeless LGBT youth please contact the center at 784-0452.

Everyone deserves a home that is safe, where they can be themselves.

Rosanne

Sklar, Roberta. "Press." National Gay and Lesbian Task Force. 24 Oct 2007. National Gay and Lesbian Task Force. 30 Sep 2008 .

Meeting In Eau Claire

What is the next step for the Lesbian & Gay Community since the Anti-Gay Marriage Amendment? Come Share your Views and Meet Special Guests Senators Kathleen Vinehout and Tim Carpenter
Read more here. [here](#).

The "Perfect Storm" and some REALLY STUPID financial decisions... By Christina Mae Olson, CFP®

It seems that every new scheme created in the financial world is designed to be a truly bad choice for investors. The trouble is that we don't know just how bad the scheme is until it's too late. In hind sight it seems just ludicrous that so many hundreds of thousands would end up in foreclosure or in bankruptcy on deals that were too good to be true. How could so many people make so many bad decisions at the same time? Bad decisions were made by banks, mortgage lenders, home owners, investors and well... all of us. We are in the middle of an economic perfect storm no thanks to these senseless decisions.

We thought it was pure genius when new-fangled so-called "adjustable rate" mortgages were invented. People could buy a bigger house for their money since the entry interest rate was so low. Living for the moment, as Americans do so well, worked just fine until mortgage interest rates adjusted upward. Then, there was the "no-fee-refi" in which a homeowner could refinance their mortgage with no money down. There always was a cost, however, and the "fees" in these "no-fee" deals were actually financed into the new mortgage. What about NINA's? These are no-income/no asset verification mortgages? These were great for would be homeowners who were unemployed or had something to hide from mortgage underwriters. Oh, give me a break. What reputable lender would accept an application for a mortgage without knowing how the applicant was going to pay back the money? And, who among us thinks it's smart to take on a mortgage if you don't have a job or any way to pay back the money? Apparently, several million of us. If we LGBT's are 10% of the population then at least several hundred thousand of us made these decisions. In 2006 - roughly 300,000 borrowers foreclosed on their mortgages. In August, 2008 - just one month - 300,000 borrowers went into foreclosure. What were we thinking?

What to do? Save, save, save. When the economy is in trouble - the best advice is to save. Don't take out any new loans. Pay off the loans you already have. Don't charge more on your credit cards than you can pay off in full every month. Build up your emergency fund (at least 6 months

of ready cash). Live beneath your means. If you can't pay cash for it then you just can't afford to buy it!! Period.

I'm a big fan of saving for retirement in a 401(k) plan. These are great long term savings vehicles. 401(k) contributions are tax-deductible. Your taxable income is reduced each year by the amount of money you defer into your 401(k). If you defer \$416/check into your 401(k) or \$10,000 per year - this could mean a tax break of \$3000! Now, this is a good deal. You save \$10,000 but it only takes \$7000 to do it (because of the \$3000 tax break). Taxes will be paid, however, whenever you take out your money. The smallest tax hit will come after age 59 ½. If you take the money out before that age then you'll not only pay income tax on it - you will also pay a hefty 10% penalty tax on the withdrawal!

Beware, however, of the new option 401(k) account holders have to access their money - before retirement. What new 401(k) scheme is upon us? The 401(k) debit card. This debit card makes it very easy to withdraw funds from your 401(k). There are some "approved" reasons for withdrawals. You can escape the penalty tax on withdrawals if you die (?), become disabled, or quit and move it to another 401(k) plan. Some employers also allow "hardship" withdrawals from 401(k) plans. What qualifies is up to your employer (within IRS guidelines) but usually includes medical emergencies, paying for college tuition and the purchase of a house. What??? Oh yes - buying a house is considered a "hardship." If you take money out of your 401(k) for an approved reason - you will have to pay income tax on the withdrawal. You will not, however, have to pay the 10% early withdrawal penalty.

You can also "loan" money from your 401(k). This is where the 401(k) debit card comes in. The debit card makes getting at your money so easy. No paperwork, no separate approval for each withdrawal. The debit card makes it too easy. It's also very costly. Fees are charged for every transaction. Interest accumulates on the outstanding "loan" amount. Oh, and if you don't pay back this loan per pretty strict rules - you will end up paying an extra 10% penalty anyway. This money is meant for your retirement and not for anything else! My belief is that you should never ever touch the money in your 401(k). Well, OK, maybe if you die you can have it. Not for any other reason except to fund your retirement. Don't do it. Don't ever take money out of your retirement accounts.

If you want to buy a house - save for the down payment in a separate account. Save at least 20% of the purchase price. Do not borrow more than 80% of the value of the house. Borrow from a reputable lender only after going through their approval/underwriting process. Do not pay higher interest rates because you are a "high risk" borrower. Wait until you are a "good risk" borrower. If you cannot purchase the house this way - then you cannot afford to buy the house. Period.

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

Opportunities to Help Your Center

There are new items on our Wish List beginning with 100 people to participate in our Silent Rally for Equality on Saturday, October 11, 2008 from noon to 12:30. Sign up today at the Center, or call 608-784-0452 or email r.st.sauver@7riverslgbt.org and

pledge your attendance at the Silent Rally for Equality. Check here for the complete [Wish List](#). [Volunteer](#) for some fun, fundraising activities for the Center.

Upcoming Activities

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

National Coming Out Day: Silent Rally For Equality

When: October 11, 2008, 11:30 meet at Cameron Park, noon to 12:30 on the bridge, 12:30 to 1:00 or so light refreshments at Cameron Park

Where: Cameron Park and bridge

Imagine a group of people sporting rainbow gear, Pride flags, and walking together to promote equality in step with one another. It is a beautiful vision and will be even better when seen in living color on Saturday, October 11th. We will meet in Cameron Park at 11:30 a.m. and return there after the rally for light refreshments and relish in the good vibes.

Coming Out For Equality: Bridging Communities Gala Event

When: Saturday October 11, 2008 from 5:00 p.m. to 11:30 p.m.

Where: Radisson Center

A gala evening featuring a catered dinner, silent auction, speakers, and dancing at the Radisson Center. You do not want to miss this, so stop by the center and pick up a ticket today, or call 608-784-0452 or email r.st.sauver@7riverslgbt.org

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.

Member Advertisement: Looking for a Renter

I am looking to share my home with a mature responsible person. The lower level of my home has recently become available. It includes a HUGE bedroom, living room, private bathroom, and privacy. We would share the kitchen and entry. The rent would be \$415.00 per month. This includes ALL utilities. There is also a washer and dryer to use.

I live in beautiful La Crescent, MN. Right across the big blue bridge from La Crosse. The house is in a nice neighborhood and very quiet. Close to the post office, library, grocery store, banks, city swimming pool, parks, and ink arena. It is also right on the bus route to La Crosse. I have a nice back yard with a deck in the back.

Sounds too good to be true? Well if you want more info, please e-mail me ASAP at Lefty125@acegroup.cc

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.