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# LGBT News

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

**November 2008**

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## Director's Column: Changing Seasons

Fall, beautiful fall with blustery winds and leaves dancing on their gusts. It is a great time of year. One can savor the smells of apple pies baking or simmering soups cooking all day for a warm evening meal. It is a plentiful season with much to inspire, appreciate, and experience for all.

In contrast to the pleasantness of the changing season it is also an important time in the future of our nation. Our economy lingers on the edge of collapse. The war in Iraq remains. Troops are deployed, soldiers die, and terrorists plot in other foreign countries. Abortion is still a politically charged topic of discussion. Unemployment rates are growing, foreclosures are common place. Uninsured people receive diagnoses that cripple them financially and they lose their American dream. These are real issues that affect us in our daily lives and creep into our neighborhoods. In light of the devastation many families/individuals are feeling these days it is easy to wonder how we as one person can do anything to make a difference. But I assure you, each of us can and must do our part to make the world a better place.

Regardless of what side of the political fence you sit on, or if you teeter on the fence itself, on November 4th you must vote! It is one way each of us can become something bigger than ourselves and join with others with similar hopes, dreams, and beliefs in the future of our great nation. Voting is a responsibility not a privilege. Everything we enjoy, dislike, or take for granted in our daily lives is political. How much gas costs, where you can go to school, city ordinances, rights or lack of, and everything else is about politics. If you don't want to vote and speak up for yourself-how can change truly happen?

The other day in the *La Crosse Tribune* there was a letter to the editor from an eleven year old who was encouraging people who could vote, to do it. She wrote about the history of how women got the right to vote and that we should not waste their efforts. I agree wholeheartedly with her. If you need reminding or a glimpse into the fight that was fought for women to vote watch *Iron Jawed Angels*, an HBO film. As women, our

rights to our bodies, our ability to access health care, and birth control and similar laws are primarily voted on by men. Our ability to vote helps our voices be heard on these issues.

As for men of color they were afforded the right to vote in 1870- but had many state imposed road blocks to overcome in obtaining that right throughout the nation. Women followed fifty years later by being granted the right to vote in 1920. These were struggles that past generations fought and won to ensure future generations had the right to vote. I believe that if we fought the fight we would turn out in larger numbers on election days and realize the importance of doing so.

Regardless of your political views, it is imperative that each and every one of us vote this year in the presidential race. It is a pivotal time in the future of our nation and it does matter the outcome of this election. I myself would rather participate and know I did what I could by casting my vote for what I believe is the best choice for change.

Not only will the leaves keep falling and the air become more crisp as fall embraces our days-the election will either provide me with a warm feeling of hope and belief in my nation or cause me to fear the bitter coldness of the next four years. I refuse to just sit by and not be counted. I am a woman, a lesbian, a mother, a feminist, a college student, and an American. I am voting on November 4th! Will you?

Peace & belief,  
Rosanne St. Sauver  
Executive Director

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Thanks!

Thank you to the Eagles Aerie 1254 and their volunteers for a fun night of fish frying. The Resource Center made a little money and had a lot of fun. I would like to extend a big thanks to the wonderful volunteers who helped pull off this fundraiser-Sara, Linda, Mary, Lori, Dee, Ashley, Kayla, Johnnie, and Lance. You all made it an enjoyable Friday and fun event.  
Rosanne

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## Upcoming Center Activities

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

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## **Save the Date: December 31, 2008**

On New Year's Eve, the 7 Rivers LGBT Resource Center is sponsoring a drag show featuring Illusions, at Players.

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## **One Stop Shop**

**When:** Friday, November 14th 4:00-7:00 p.m. and Saturday, November 15th 10:00-4:00 p.m.

**Where:** Resource Center, 303 Pearl Street

Stop in the Resource Center and shop local consultants, artists, and more to get a jump start on your holiday shopping and decorating. The Center receives a percentage of the sales from each purchase. It is a great way to multitask and support the Center.

If you are a consultant/artist and would like to participate in the One Stop Shop, please contact Rosanne at 784-0452.

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## **Training on Interpersonal Violence in LGBTQI Relationships**

**When:** Monday, November 24th from 10:30 a.m. to 2:30 p.m.

**Where:** Southside Neighborhood Center

The LGBT Resource Center for the Seven Rivers Region is sponsoring a training on Interpersonal Violence in LGBTQI Relationships To register please call Rosanne at 784-0452 or email [r.st.sauver@7riverslgbt.org](mailto:r.st.sauver@7riverslgbt.org)

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## **New Group: Out & About**

**When:** Check the Center calendar

**Where:** Check the Center calendar

Monthly outings for LGBTQI to get out in the community. We have gone hiking and horseback riding. In December we will be going bowling, look for details in upcoming newsletters. Join us if you can, you will be glad you did.

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## **PFLAG: Upcoming Meeting**

**When: November 18 at 6:30 p.m.**

**Where: Resource Center, 303 Pearl Street, La Crosse**

After this initial meeting we will meet the first Tuesday of the month at 6:30 p.m. December 2, January 6, and February 3. For more information please contact the center at 784-0452.

## **Ongoing Center Activities**

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### **Weekly Activities**

#### **Parents Group**

**When: Every Wednesday 9:30 to 11:00 a.m.**

**Where: 7 Rivers LGBT Resource Center, 303 Pearl Street, La Crosse**

#### **Drop-in Group**

**When: Every Thursday 6:00 p.m. to 8:00 p.m.**

**Where: 7 Rivers LGBT Resource Center, 303 Pearl Street, La Crosse**

#### **AA Group**

**When: Every Friday at 7:00 p.m.**

**Where: 7 Rivers LGBT Resource Center, 303 Pearl Street, La Crosse**

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### **Monthly Activities**

#### **PGLAG**

**When: First Tuesday of the month at 6:30 p.m.**

**Where: 7 Rivers LGBT Resource Center, 303 Pearl Street, La Crosse**

#### **Gender Queer/Transgender Gathering at the Center:**

**When: First Wednesday 7:00 p.m. to 8:00 p.m.**

**Where: 7 Rivers LGBT Resource Center, 303 Pearl Street, La Crosse**

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 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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## Fix a window....Fix your portfolio By Christina Mae Olson, CFP®

As you can imagine, I have been fielding many calls from worried investors. It has been a very busy year for this independent financial planner. The concern most articulated is about decreasing values in brokerage accounts, IRA's and retirement funds. Are brokers managing their money properly? Are their accounts well diversified? Is it time to take everything out and put it in cash? Cut the losses now before things get even worse?

Let me put this "crisis" in our stock market into some perspective. After 9/11/01 - the Dow Jones Industrial Average (The Dow) traded at 8920. It skidded to a low of 7405 in October of 2002 before shooting up to 14,666 in October 2007. This index of blue chip US stocks doubled in value in just 5 short years - amidst a climate of horrible, global terrorism and war. What goes down, in this case, will come up again. The particular set of circumstances which has fueled the current sell-off/downturn will settle down. Much of the selling has been due to over reaction (some say panic) and unrealistic fear. The presidential campaign is a huge factor. Companies are inappropriately undervalued now. The worst thing you can do is to sell out at the lowest value we've seen since 9/11/01! Do not sell out and liquidate your accounts unless you need your money now. Your retirement account losses are only "paper" losses. You won't actually take the loss until you take the money out or exchange your stock fund shares for cash. Don't do it.

In mid-October of 2008, just a few short weeks ago, The Dow traded below 8000 again. Never mind it is up over 9000 as I write this article on 10/29/08. Up and down. Down and up. My point is that the stock market will fluctuate. It has recently experienced down/losing days that were more dramatic than those of the Great Depression. It has also experienced up/gaining days that were the highest ever recorded. I can't say these extreme gyrations are "normal" but it's fair to say that it's quite normal and even expected for the market to experience fluctuations. Keep your money in the market - you don't want to miss out on the rebound when it happens. I firmly believe it will happen.

What to do? Well, just like owning a car - you have to be diligent about taking care of your portfolio. You don't ignore the "engine oil" light when you see it on your dash. These problems don't just go away without some sort of action on your part. Do you manage your own portfolio? Do you have a self-directed IRA? Are you contributing to your employer's 401k or 403b plan? You are, in reality, servicing your own portfolio unless you pay a broker to do it for you. You don't wait for the "engine oil" light to change your oil. It would be too late by then. You shouldn't wait to adjust/service your portfolio, either. Even if you have a broker - you should still follow some simple guidelines:

### **Pay attention.**

Do not ignore your account statements. You need to know what is going on with your money. It is, after all, your money. For some people, this is your largest financial asset. You fix a broken window in your house, don't you? Why wouldn't you tend to and fix your portfolio? It won't take care of itself.

### **Don't pay too much attention.**

Don't agonize daily over the losses/gains in your accounts. Monthly or quarterly is frequent enough. Yearly is too long to wait, however, to see what is going on.

### **Diversify according to your risk level.**

The very best "fix" for a suffering portfolio is to make sure you are well diversified. You should have an asset allocation that corresponds with your "risk tolerance." Huh, you say? Learn about this. Most people who are panicking now never did a risk profile. Of course you wanted your investments to go up (happy with that) but didn't consider how you'd feel when they went down (oh, unhappy there). Every bank and credit union, mutual fund company and brokerage house has free tools for you to determine what your true risk profile is. Take the time to determine your risk profile.

### **Rebalance your portfolio periodically.**

Keep your asset allocation up to date. If you started out with an 80% stock/20% bond mix then you need to keep it that way. The stock portion of your portfolio should be allocated across a few asset classes (big cap, small cap, international, etc.). When your mix gravitates to 50% stocks and 50% bonds - then, by all means, sell some bonds and buy some stocks to bring it back to 80%/20%. You'll be selling your bonds high and buying your stocks low. That's the idea. The last thing you should be doing is selling low. Be careful about owning individual stocks. Stock mutual funds are much more diversified than individual stocks. If one particular stock goes belly up (Lehman Brothers?) then your fund has dozens or hundreds of other companies to insulate you from that loss.

### **Adjust your lifestyle accordingly.**

You need to keep an eye on your saving and spending habits when your investments are experiencing a down period. By all means, keep contributing to your retirement accounts. Don't accumulate new debt. Pay off your credit cards each month. Spend less this month than you did last month. If you have to wait a little longer before taking money out of your investments (sell high, remember?) then you need to know you can live on a little less. The less you spend on your lifestyle - the longer you can wait to tap into your investments.

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

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## Opportunities to Help Your Center

There are new items on our Wish List.. Check here for the complete [Wish List](#). [Volunteer](#) for some fun, fundraising activities for the Center.

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### 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.