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# LGBT News

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

**December 2008**

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## Director's Column: Hope for the Future by Supporting Your Center's Work

The election is over and work remains to ensure that we receive equal rights. Mixed with the excitement of a historic presidential election and its end result, came disappointment and a harsh reality, bans on same sex marriage and adoption and foster care denied to single people including gays in several states. As many of you were, I too was engaged in the election and rode the waves of hope for inclusion and wins against efforts to deny us civil rights and liberties. Although we may have taken serious hits, we have prevailed as a movement and as a united force to promote equality and speak out against discrimination. With leadership from the Center La Crosse participated in the National Day of Protest with others across the nation. We can and will continue to provide leadership and organize public rallies and protests to raise awareness, educate the community, and show our commitment to equality for all of us.

Similar to the Center's resolve to promoting equality, we are working to build connections within the community with allies, businesses, and others that believe in social justice, gay rights, and who will speak out with us. Just as it took men to stand alongside women as they fought against the status quo and demanded the right to vote, it will take allies and each of us to obtain rights for the LGBT community. We are stronger when we stand united as a diverse group of people with the same vision for equality. It is through our similarities that we must come together initially and then learn and come to appreciate our differences.

The Center currently has 115 members who pay yearly membership dues and receive discounts from local businesses as a thank you for their support and belief in our mission. As we move into 2009 and focus on building the community and supporters of the Center, we extend gratitude to our forefathers and foremothers for having the tenacity to create the Center. It is with hope and belief that we move forward into another year of great possibilities. Please consider joining the Center as a member in 2009. For a small investment you will receive discounts from local businesses, join others committed to equality, and help make the Center one member stronger. Margaret Mead said it best, "Never doubt that a small group of thoughtful committed people can change the world: indeed it's the only thing that ever has!"

Join us and help us change the status quo. As one, we can do good things, but together we remain unstoppable as we move full speed ahead for equality.

Lastly, I would like to extend a wish for a wonderful holiday season to you and your loved ones. May your home be warm, your memories merry, and your holidays the best they can be.

Peace & belief,  
Rosanne St. Sauver  
Executive Director

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## Warm For the Holidays!

The LGBT Resource Center for the 7 Rivers Region is sponsoring a donation drive to benefit the 60 plus individuals and families served by the Aids Resource Center of Wisconsin located in La Crosse. We are collecting blankets, cocoa, and coffee. If you would like to make a donation please **drop off your donations by December 12th at the Center** located at 303 Pearl Street. It would be great to be able to have a blanket, cocoa and coffee for each family! La Crosse and the surrounding area is full of wonderful people working to make the world a better place. Lets come together and make the holidays warmer and make a donation to this drive. Together we can make the holidays a little more warm and cozy!

Rosanne

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## Upcoming Center Activities

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

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### **New Year's Eve, December 31, 2008**

Join us as we start the New Year off right with glitz and glamour galore. On New Year's Eve, The 7 Rivers LGBT Resource Center is sponsoring a drag show featuring Illusions, at Players, 214 Main Street in La Crosse. Reservations recommended to get in the door! Call 784-0452. The show runs from 9:00 to 10:30 pm. The \$9.00 ticket is a benefit for the LGBT Resource Center for the Seven Rivers Region. Read more [here](#).

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## **June Kjome Book Signing**

**When: Saturday, December 13 from 1:00 p.m. to 3:00 p.m.**

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

Susan Hessel and Gayda Hollanagel have written a book about everyone's favorite activist, June Kjome. Meet them and June and buy a copy of the book! [Read more about it here.](#)

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## **LGBT Singles Speed Dating Event**

**When: Thursday, December 18 7:00-8:30 p.m.**

**Where: South Side Neighborhood Center, 1300 South Sixth Street La Crosse, WI**

Meet and mingle with LGBT singles in your community! Refreshments will be provided. Free Admission! Must pre-register. Contact the LGBT Resource Center for the Seven Rivers Region for FREE registration by Tuesday, December 16th by calling 608-784-0452.

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## **Save the Date: Steak Fry**

**When: January 10, 2009 from 5:30 to 8:30 p.m.**

**Where: Eagles, 228 5th Avenue South**

People Helping People Steak Fry 5:30-8:00 at Eagles Aerie 1254, 228 Fifth Avenue South, La Crosse. The Center benefits from the tips at this event.

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## **Save the Date: Center Annual Meeting**

**When: January 17, 2009 from 10:00 to 11:30 a.m.**

**Where: People's Food Coop, second floor hospitality room**

Come eat brunch with the Center board and Executive Director. Learn about Center activities and budget. Listen to the Executive Director's vision for the future of the Center. Vote in new board members and thank those who have served. Your brunch will be ordered off Hackberry's menu and attendees pay for their own meal.

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## **Save the Date: Luncheon with a Dr. April Herndon speaking on The Intersex Rights Movement**

**When: Friday, February 14, 2009, 11:30 to 1:30**

**Where: Wisconsin Room 1 at the Radisson Hotel, 200 Harborview Plaza, La Crosse, WI.**

Dr. Herndon served as the Director of Programming for the Intersex Society of North America from 2005-2006. During this presentation, she will provide a basic introduction to intersex conditions and explain how intersex conditions challenge dichotomous notions of sex and gender. Using writing by people with intersex conditions and activists in the field, the presentation will highlight the goals of the movement for intersex rights and the struggles people with intersex conditions face.

## Ongoing Center Activities

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### Weekly Activities

#### LGBTQ 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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#### New at the Center: Rainbow Internet Cafe

The Center now has internet connections for 2 computers that may be used by guests, if staff is not using them. In addition, we now have wireless access at the Center for members. Come hang out.

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## Unitarian Universalist Fellowship of La Crosse Officially Recognized as a “Welcoming Congregation”

On Sunday October 26, the members of the Unitarian Universalist Fellowship of La Crosse approved two items that may be of interest to members and allies of the LBGTQQA community. First, the Fellowship approved an amendment to the membership policy of its bylaws. The clause had stated: “It is understood that membership is open to everyone regardless of race, color, sex, sexual orientation, age, or national origin”. The amendment expanded the term “sexual orientation” to read, “sexual orientation to include sexual identity or gender expression.”

Second, the Fellowship approved a resolution to apply to the UUBGLT office of the Unitarian Universalist Association (UUA) to become an officially recognized “Welcoming Congregation.” The Welcoming Congregation Program is a completely volunteer program for congregations that see a need to become more inclusive towards bisexual, gay, lesbian, and/or transgender people. It consists of a series of workshops developed by the UUA. The goal of the workshops is to reduce prejudice by increasing understanding and acceptance among people of different sexual orientations. For more information about the Welcoming Congregation program visit the UUA Web site at [www.uua.org](http://www.uua.org) and use the site search engine to find “welcoming congregation.” For

more information about the UUA Fellowship of La Crosse, including monthly program listings, visit the Fellowship Web site at [www.uulacrosse.org](http://www.uulacrosse.org)

Christopher  
UU Fellowship of La Crosse member

Townsend,

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## Year End Strategies By Christina Mae Olson, CFP®

This is the time of year for “open enrollment” at work. Employers give you the chance to change your medical plan and some other benefit options. Be sure to take advantage of your Section 125 Plan. The Section 125 Plan allows you to pay for many medical, dental and vision expenses on a pre-tax basis. You must calculate how much you think you’ll spend on items not covered by your health plan (deductibles, co-insurance, non-prescription medicine, etc.). A small amount is deducted on a pre-tax basis from each pay check and accumulates for you to use, tax-free, for these items. Be careful that you don’t overestimate how much you will spend. Any money you don’t use over the year goes back to your employer!

Do you have children that need day-care? You can pre-tax these expenses on a Section 125 Plan, also. The savings is worth it. If you are in the 25% tax bracket then this is an immediate 25% savings on these costs. Why spend \$4000 on day care when you could pay \$3000 for the same service? This is free money so take advantage of it, if you can.

While you are at it, why don’t you increase the amount you are deferring into your 401(k), 403(b) or 457 plans? The maximum salary deferral allowed for 2008 is \$15,500 into each of these plans. Can you contribute the maximum allowed? If not, you should at least contribute enough to get the full employer match. You are giving away free money if you are not taking advantage of your employer matching funds. Ugh, don’t give away free money!

Are you a homeowner? You’ll be getting your real estate tax bill soon. If you itemize your deductions (Schedule A) on your tax return and if you pay your taxes separately (not in escrow with your mortgage) then you have the advantage of choosing to pay your real estate taxes in a particular tax year. It might make sense to pay your 2009 tax bill in January instead of December. And, in December of 2009 - you could pay your 2010 bill when you get it. This will give you two huge real estate tax deductions in one tax year (2009) and maybe increase your Schedule A deductions to a point that would put you in a lower tax bracket.

December is the month for Medicare recipients to change their Part D drug coverage. If you have items to donate to non-profit groups (7 Rivers LGBT Resource Center, for example) or Good Will - make your donations before December 31st for the deduction to count on your 2008 tax return.

Are you contributing to a Section 529 College Savings Plan? You may only change the investment options in these accounts one time per year. Have you done this for 2008?

You should do it now if you want to adjust your asset allocations and rebalance your college savings investments.

Have you heard of the term, “tax loss harvesting?” Do you have capital losses on paper in your taxable investment accounts? You can sell shares of mutual funds or stocks that have gone down in value and also sell shares that have gained over the years. Selling both losers and gainers allows you to escape paying tax on the gain. You can also sell \$3000 worth of shares at a loss and apply this to reduce your taxable income. If you take more than \$3000 in losses - you can carry this over to future tax years and use it to reduce your income.

Check on your beneficiary designations on all of your insurance policies (individual and group) as well as your investment accounts. If your situation has changed (new address, new partner, new job) this year you will need to update your personal information on all of these. You don't want an old lover to get the proceeds from your IRA, do you?

Finally, sit down and have a heart to heart conversation with yourself about your spending and saving habits. How can you spend less and save more? How can you put yourself in a better financial position in 2009? Set spending and saving goals. Eliminate your credit card debt. Pay off your student loan debt. You will feel better knowing that your debt is gone and that you are saving for the future “you.”

Happy Holidays! I hope that 2009 is a prosperous year for everyone! (2008 was a zinger not worth repeating.)

Please call or email me if you have topics you'd like me to address in the newsletter in 2009.

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.

## 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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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.