
LGBT News

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

June 2009

Fun Pride Fundraiser

The first Pride event of the summer is a fundraiser on June 27, 2009. Visit the [Pride website](#) for all the details.

Director's Column: Thoughts on Prop 8

It is with a heavy heart I write this month's column-the California Supreme Court decided to uphold Prop 8 but the thousands of same sex couples that were married stand. It is unimaginable to me that in 2009, people can honestly believe it is okay to deny all people the same protections under the law. Our fore fathers had the ability to write in protections to protect people unlike themselves-but still we struggle with actually giving those rights to all people. After thousands of years and experiences we still cannot justly apply the Constitution to all people.

I was fortunate to spend the evening of Memorial Day in Iowa, with PFLAG members from Decorah, La Crosse, and across Iowa. It was an amazing evening. There were over 20 people gathered to celebrate the holiday. What a rich experience to be with strong advocates for equality. In the room were Catholics, Lutherans, and Methodist church members-a working example of the diversity needed to gain equality for the LGBT community. We all have commonalities that link us as human kind and we must recognize them so we can be successful. I was inspired to see such loving families come to support their children, family members, and friends-it is such a blessing to know there are active thriving groups meeting the needs of families in the tri-state area.

The Center is going strong and we continue to work to meet the needs of the community. We recently started a monthly men's group which was temporarily called Guy Time and from here on will be called GNO which stands for Guy's Night Out. GNO will meet the fourth Friday of every month at the Center from 6-8 pm. All male identified persons are welcome. The next meeting for GNO will be June 26th.

We are gearing up for Pride which will be Saturday, August 22nd, at the Southside Fest Grounds. Look for more information as the time draws near. Saturday, June 27th, at Players will be a Drag

Show with proceeds to benefit La Crosse Pride, get your reservation today by emailing illusionsreservations@yahoo.com - be sure to indicate it is for the Pride benefit show!

There are many things going on at the Center. Feel free to stop down and check out our library. We have many new books and DVD's. Thank you to those that have donated books and materials for the Center. It is greatly appreciated.

My heart is still saddened by the injustice that continues in California; however, it just works to fuel my desire to realize equality in my lifetime. We will make progress even with setbacks such as the one today. Stay strong. Together we will make it happen in California, Wisconsin, and across the nation.

Peace & belief,
Rosanne

GALAXY Talent Show at Pride

This year there will be a talent show at Pride, on August 22, from 4:00 to 6:00 p.m. Contestants will be 24 years old or younger. Contact Rosanne at 608-784-0452 for more details.

Watch next month's newsletter for more details.

Upcoming Center Activities

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

Brat Sale

When: June 20, 2009

Where: Festival Foods, 30 Copeland Avenue, La Crosse. All proceeds will go to benefit the Center and our fantabulous programs and cozy pride filled space right downtown on Pearl Street. So stop by and have a brat!

Guy's Night Out: a monthly get together for all persons who identify as male.

When: Fourth Friday, 6:00 p.m. to 8:00 p.m.

Where: 7 Rivers Resource Center, 303 Pearl Street

Out and About Group Activity

When: Saturday, June 27, 2009, Meet at the Center at 10:00 to 2:00 p.m.

Where: Goose Island County Park south of La Crosse on HWY 35. All ages welcome-bring friends and family! We will play volleyball, frisbee, swim, enjoy the park, you can fish, and more. The Center will provide hotdogs and fixins, the rest will be potluck. Please bring beverages and place settings for yourselves. RSVP Rosanne 608-784-0452

June Women's Potluck Group

When: Sunday, June 28, gathering at 2:00 pm and eating at 4:30 p.m.

Where: Veteran's Memorial park outside West Salem. For more information please contact Rosanne at 608-784-0452.

The June potluck will be SUNDAY afternoon, June 28th at Veteran's Memorial Park, shelter #4. [Veteran's Memorial Park](#) is just outside of West Salem, on Highway 16. It is also on the La Crosse River State Bike Trail. Come at 2:00 with your bike to explore the trail. (Or come at 2:00 without a bike, to cheer on the bikers!) The picnic potluck meal will start at 4:30. Please bring a dish to pass and your own beverage. All women are welcome at potlucks. Thanks to Julie for arranging this potluck!

Here's the link to more information about the bike trail, for anyone interested. <http://www.dnr.state.wi.us/org/land/parks/specific/lacrosseriv/index.html>

SAVE THE DATE! July Women's Potluck Group

When: Saturday, July 11, gathering at 1:00 pm.

Where: For more information please contact Rosanne at 608-784-0452.

The July potluck will be hosted by Kathie and Shelly, at Kathie's lake house. Brats & burgers provided (some will be turkey brats). Please bring a dish to pass and your own beverage.

The theme is outdoor fun so feel free to bring kayaks, canoes or even boats as a landing is 7 houses away. They have a boat, a canoe & a few kayaks to play in but bring what you like.

Rummage Sale and Drop Off Times

Annual Rummage Sale: Friday, August 7th and Saturday, August 8th.

Drop times for the sale will be:

Thursday, July 30th 4-7 pm

Friday, July 31st 4-7 pm

Saturday, August 1st 9-noon

Tuesday, August 4th 4-7 pm

Wednesday, August 5th 4-7 pm

NO Drop offs after August 5th, 4-7 pm

**Drop off items to 3215 East Fairchild Street, La Crosse
Or call 608-784-0452 to arrange additional times**

NO TVs, computers, or large appliances unless special arrangements are made in advance.

Ongoing Center Activities

Weekly Activities

GALAXY, a group for youth ages 14-19

**When: Every Tuesday 4:00 p.m. to 6:00 p.m. AND every Saturday 2:00 p.m. to 4:00 p.m.
Where: 7 Rivers LGBT Resource Center, 303 Pearl Street, La Crosse**

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

Bi-weekly Activities

AA Group

When: Every other Friday at 7:00 p.m.
Where: 7 Rivers LGBT Resource Center, 303 Pearl Street, La Crosse

Just as Glenda was Dorothy's support in OZ this group is the equivalent for LGBT people struggling with drug & alcohol addictions and issues. If you are looking for support and a safe place to be yourself as you deal with your drug & alcohol issues -please join us. For more information please contact: Aaron at 608-788-1508

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.

GNO (Guy's Night Out)

GNO will meet the fourth Friday of every month at the Center from 6-8 pm. All male identified persons are welcome.

Sending a kid to College? - Save 95¢ or borrow \$3 for one dollar of tuition? By Christina Mae Olson, CFP®

Got kids? Got grandkids? Do you want to help them pay for college? The cost of a higher education is increasing at an alarming rate. The average annual “inflation rate” of college tuition is roughly 6%. Tuition and fees at UW - Madison this last school year was \$7569 and UW - La Crosse tuition and fees averaged \$6650. Annual increases of 6% would put the cost of college at UWL starting in 2022 at \$62,049. If you have a 5 year old - they would be entering their freshman year in 2022. It’s nice to think that you might have 13 years to save for your kindergartener’s college education. If you are lucky enough to earn a 5% annual return on your money you would only have to save \$282/month to be able to afford their tuition.

Oh, did I mention that the “total cost” (tuition, fees, transportation, room and board, extra curricular program costs, etc.) usually more than doubles the cost of college? You could need \$124,000 in 2022 for your 5 year old to attend a state college and live on campus. Plan on saving \$551/month to fund that plan! Split it with all the grandparents and it would be pretty easy meeting that goal.

Current costs at Viterbo are estimated at around \$20,000 (living off-campus). St. Olaf 2008-09 tuition was \$43,700 (living on-campus). What about Ivy League? \$420,000 for four years starting in 2022!

The best way to pay for college is, of course, to pay cash up front for everything! It is so much better to save and spend a dollar than to borrow and pay back a dollar with interest. How many of you 40 or 50+-somethings out there are still dutifully making payments on your ancient student loans? Parents and grandparents of young children have the advantage of time on their side. If you save just a little bit now and every month until they go to college - you could realistically be able to pay for the whole thing out of your savings! Imagine, no student loans to pay off after graduation.

Get this: If you need \$124,000 in 13 years - you can accumulate that amount by saving \$551/month (earning 5% interest). That’s 156 months of payments. You save 95¢ to get \$1. You could, on the other hand, borrow \$124,000 in 2022. You can always get student loans, right? You could borrow \$3 to get \$1. BRILLIANT! If you borrow \$124,000 at 5% you will have a monthly payment of \$526 but it will require 956 months to pay it off. It will take you 79 years to pay off that student loan. You’ll be paying \$379,550 in just interest on that loan or more than 3x the cost of college! If you amortized this student loan over 30 years, like a mortgage, your monthly payment would be \$665 (only 360 months of payments)! Monthly payments over 15 years (180 payments) would be \$980. Ugh. No matter how you look at it - saving up front and paying in full is always better.

Your child can always apply for grants and scholarships which won’t have to be repaid. S/he can work during school to pay some of the costs. S/he can live at home to economize. You will have other options for cutting back. In 2009 you have some nice tax breaks. There is the American Opportunity Tax Credit and the Lifetime Learning Tax Credit. You can deduct some tuition costs (if you don’t take the other credits). Student loan interest is tax-deductible up to \$2500.

President Obama is trying to make college costs more affordable so we'll have to see if other incentives develop in the next few years.

How can you save for college? First, the **Section 529 College Savings Plan**. If you contribute to a 529 plan in Wisconsin (EdVest or Tomorrow's Scholar) you can deduct up to \$3000 of your contributions from your state income tax. 529 funds grow tax-deferred and will be tax-free if you withdraw them to pay for college expenses. **Pre-paid tuition plans** allow you to pay for future tuition at today's rates. The **Coverdell ESA** (education savings account) allows a \$2000 annual contribution. ESA funds grow tax-deferred and are tax free if spent on higher education expenses. **US Series EE Savings Bonds** can be purchased now and redeemed tax-free if spend on college expenses.

There are rules to follow in all of these special savings plans. There are parental income limits. Most college savings plans allow you to change the beneficiary if your child does not end up going to college. The most important thing about paying for college is that you should start saving for it NOW while time is on your side. Saving a dollar is always more cost effective than borrowing a dollar!

Next month I'll offer suggestions on how to find LGBT college grants and scholarships.

Chris Olson is a licensed financial planner with a fee-only practice. You may contact her at CMoney@centurytel.net or 608-525-9818.



If you have comments on this article, please send them to Chris at the email address above, NOT to the LGBT Newsletter.

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.

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.