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# LGBT News

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

**September 2009**

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New on the Website: An easy way to support  
your Center.



Network for Good is an organization that allows people to donate online to just about any registered nonprofit organization. The site makes it possible for you to donate to the 7 Rivers LGBT Resource Center easily and securely online. There are several options for payment and even an opportunity for you to set up a monthly or quarterly or yearly donation to the Center. You can even make a donation in memory of someone and the site will send an ecard indicating that donation to the email you designate. There is a small fee for using this service. You as the person making the donation can choose either to pay the fee or have it deducted from your donation to the Center.



Also, remember that if you are in the market for new videos, please use the Wolfe Video button on the front page of the website to go to their site. This is an LGBT owned company with an extensive collection of LGBT videos for purchase. Every time you buy a video from Wolfe using the button on our website, the Center receives a small amount of money. In fact you can help the Center twice by checking out the [videos on our wish list](#) and purchasing them through the Wolfe link! Support an LGBT owned organization, support your Center, and buy quality videos all at the same time.

Also, notice that in line with the Network for Good and Wolfe buttons, there is a link to our [membership form](#). If you are not a member, please consider joining.

Finally, if you have any difficulties accessing these tools or any other portion of the website, contact me at [admin@7riverslgbt.org](mailto:admin@7riverslgbt.org)

Mary O'Sullivan  
Website Designer  
7 Rivers LGBT Resource Center Newsletter Editor

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## Thank you! Danke! Muchas gracias!

On behalf of the LGBT Resource Center for the Seven Rivers Region, I would like to extend appreciation to the many volunteers that have shared their time and talents for the betterment of the Center. One day this Summer we had 18 different volunteers working at the Kickapoo Country Fair and a Brat Barn-both efforts helped raise needed funds for the Center.

The past year has been full of fundraisers and events which thanks to the generosity of many volunteers for the Center we have been able to continue working toward our funding needs. We have had People Helping People Fish Fry's, Festival Brat Barns, A Rummage Sale, the 1st Annual Gala Event, and more. Our ability to take on each of these fundraising endeavors was made possible by people just like you!

We have held many fundraisers and are working toward continuing to develop innovative ideas that will help ensure we are able to maintain our programs to meet the needs of the community. You can be part of keeping the Center viable. Visit the website to use the Network for Good button to donate. Send a check directly to the Center. Visit the [Wish List](#) page and [Volunteer](#) page for ideas on how you can help the Center. Buy your videos using the Wolfe Video link on the front page of the website. The Center receives a small amount of money when you purchase through this LGBT owned company. Become a [member](#) of your Center.

"It is one of the most beautiful compensations of life, that no man can sincerely try to help another without helping himself."  
-Ralph Waldo Emerson

Rosanne

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## Director's Column: Ways to have fun and support the Center

With the start of September, it is once again time to settle in and gear up for a fabulous fall. GALAXY, Drop In Group, and all other Center programs are meeting regularly throughout the each month. If you are looking to meet people, make connections, or simply just want something to do, stop in the Center and check out our Drop In Group on Thursday evenings from 6-8 pm. This group is for 18 and up. For those 13-20, we have GALAXY which meets Tuesdays 4-6 pm and Saturdays from 2-4 at the Center. Just as there is beautiful, vibrant, rich diversity within those that identify as LGBT, the Center also strives to reach each end everyone and provide a group to meet the needs of many not a select few. We have Glenda for LGBT folk living with alcohol or drug issues/dependency; GNO-Guy's Night Out which meets once a month on the 4th Friday 6-8 pm at the Center.

La Crosse Pride 2009 was amazing! It was a sunny day full of rainbows and "family". GALAXY hosted its first Talent Show which albeit small rocked the stage for a bit in the afternoon. Congratulations to Jordan, Chia, and Halie. They were our first ever winners. A big thank you to Mike, Dan, Bonnie, Phillip, and Skylar for performing as well. Everyone did a stellar job and

brought their A-Game. We had a spoof on "I kissed a girl", clarinet solo, dance, karaoke, and drag, everything you would hope to see at Pride! A big hug to Ballzer of Z93, Kate, and Katlyn for being our judges-if they are feeling warm fuzzies it is because GALAXY and I are sending lots of love to all of you for helping make our first ever show-Fantabulous!!!

We had Diverse & Resilient here to assist our Health Promoters working with the Center on our collaborative grant and healthy initiative, rm2breathe, during Pride. Thanks to everyone who completed a survey and talked about this initiative with Mikel, Dee, and Mike, our La Crosse Health Promoters! The goal is to change the attitude about smoking within the LGBT community as well as decrease the number of LGBT smokers. Stop in the Center for more info or visit the webpage [www.rm2breathe.org](http://www.rm2breathe.org) If you have been concerned about your smoking and not sure what to do, stop in and let's talk about rm2breathe. Look for more information about our Quit Group that will starting this fall.

As for everyone on the Pride Committee, please stand up and listen as the echoes from my clapping and love should be ringing in your ears. Excellent Pride and the entertainment was top notch. Thank you for devoting your time, love, and talents to make Pride 2009 such a wonderful celebratory event. Your commitment of monthly meetings, work, fundraising, and hard work was truly reflected in the end. Pride 2009 was a magnificent celebration. Thank you for creating such a great festive day for all of us in the community LGBT, allies, and more to come together and swell in our hearts, spirits, and soul with Pride!

There are so many great opportunities for you to enjoy an evening out and support your Center at the same time. As you know with all non profits fundraising is key to our existence, the Center is no different. The Center needs your love, support, and appreciation so we can keep on keeping on to fulfill our mission and continue to realize the vision of our founding sisters and brothers. Please mark the following dates on your calendar and come out to show your support for the Center and its vital work.

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## Upcoming events:

Saturday, September 19, 2009

LGBT Resource Center for the Seven Rivers Region Progressive Dinner

Minimum donation \$25

Tickets are available at the Center. Limited tickets available get yours now to ensure you can attend this wonderful evening.

Saturday, October 10, 2009

Silent Rally for Equality in Recognition of National coming Out Day

Please join us on Saturday, October 10, at 11:30 am, in Cameron Park. We will then walk together in step to span the blue bridge from noon-12:30. We will stand in silence for equality. All LGBTQI folk and allies are invited to attend. My goal is for 200 people to participate. Sign up and join us. For more information please call 784-0452. Tell your friends, family, coworkers-together lets create awareness, incite interest in our desire for equality, and stand out and proud to help others who can't live out.

Saturday, October 10, 2009

2nd Annual Coming Out For Equality Gala Event

Tickets are \$35.00 and include a catered dinner, music performances from Tri-M -local high school honor musicians, an Award for Volunteer of the year, a program including Tim Ewing from Fair Wisconsin and more, as well as a Silent Auction. The event is being held at the Radisson Center, 200 Harborview Plaza, La Crosse. The evening will start at 5:30-6:30 Social Hour and dinner will be at 6:30 followed by the program.

Currently, we are seeking donations from businesses, artists, and others for our Silent Auction- feel free to contact me if you are interested in donating an item, basket, or gift certificate for the Silent Auction. In addition to seeking donations to the auction we are also seeking sponsors for the Gala event to ensure we have a fabulous evening. If you would like to sponsor our 2nd Annual Coming Out for Equality please contact me at 608-784-0452 or send your contribution to 303 Pearl Street, La Crosse, WI 54601. Please indicate on your donation 2nd Annual Gala Event.

Another option for purchasing tickets is to purchase a table of 8 for \$240. All parties, businesses, and individuals that purchase a table will have their name posted at their table to show their support for equality. If you are unable to attend this event please consider sponsoring a ticket for a GALAXY youth or others who live on a limited income. Thank you for your thoughtful consideration.

Saturday, October 17, 2009

Macy's celebrates a national day of support for local non-profit organizations in our community.

Make a \$5 donation and save 20% or 10%\* all day with the shopping pass. ENTER FOR A CHANCE TO WIN a \$500 GIFT CARD. Purchase your ticket now! Stop in the Center and get yours today. Even if you can't shop, you can still donate to the Center and have a chance to win \$500!

As you can see there are many ways you can help support the Center and have a good time. I hope to see you at these events. Together we can ensure that scared, questioning, isolated youth or adults have a safe space with affirming resources that is committed to their well being. It is in our collective efforts we will do the most good.

Thank you for being a friend to the Center. Life is easier with friends for all of us including small non profits. It is because of each and every one of you and your belief in equality, the Center, and justice-that I continue to replenish my energy to do this work. Appreciation is such an under shared love for another and I truly do appreciate each and every one of you for simply being your wonderful selves.

Peace & belief,  
Rosanne

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## Upcoming Center Activities

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

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### **Out and About Group Activity: hiking**

**When: Saturday, September, 12 meet at 2:00 p.m.**

**Where: Hixon Forest to go hiking on the trails. We will meet up in the parking lot and can break off in to groups that are reflective of our individual hiking abilities. See you there! If it**

is raining just come to the Center at 303 Pearl Street. More information: Rosanne 608-784-0452

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### **LGBT Resource Center for the Seven Rivers Region Progressive Dinner**

**When:** Saturday, September 19, 2009 beginning at 4:30

**Where:** The dinner will be at 3 separate locations. More information will be provided with ticket purchase. Minimum donation \$25.00 Tickets are available at the Center. Limited tickets available get yours now to ensure you can attend this wonderful evening.

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### **September Women's Potluck Group**

**When:** Women are encouraged to buy tickets for the Progressive Dinner for this month's gathering.

**Where:** For more information on the location, please contact Rosanne at 608-784-0452.

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### **Silent Rally for Equality in Recognition of National coming Out Day**

**When:** Saturday, October 10, 2009, gathering at Cameron Park at 11:30 and walking to the Bridge at noon, on the Bridge until 12:30

**Where:** Cameron Park and the Cass Street Bridge. For more information please call 784-0452.

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### **Second Annual Coming Out For Equality Gala Event**

**When:** Saturday, October 10, 2009, 5:30 to 6:30 social hour, dinner at 6:30 followed by a program

**Where:** Radisson Center, 200 Harborview Plaza, La Crosse. For tickets and more information please call 784-0452.

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### **Macy's Day Fundraiser**

**When:** Saturday, October 17, 2009, all day

**Where: Macy's. Make a \$5 donation and save 20% or 10%\* all day with the shopping pass. ENTER FOR A CHANCE TO WIN a \$500 GIFT CARD. Purchase your ticket now! Stop in the Center and get yours today. Even if you can't shop, you can still donate to the Center and have a chance to win \$500! For more information please call 784-0452.**

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

**When: September 25, Friday, 6:00 p.m. to 8:00 p.m.**

**Where: 7 Rivers LGBT Resource Center, 3030 Pearl.**

**Questions or to RSVP call Mike 608-385-5753 or Josh 608-790-7606**

## Ongoing Center Activities

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### 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**

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### 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

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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.

### **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.

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## **WHERE SHOULD I KEEP MY CASH - if not under the mattress?? By Christina Mae Olson, CFP®**

This recession has made us more cautious. We are hanging on to more of our money these days. Americans currently save at a rate of 3.5% and this is predicted to go even higher. In 1980 - the middle of another horrible recession - we were saving at a rate of 10%. This rate declined

steadily until 2008 when we were actually not saving anything. In fact, we were spending 104% of our earnings. And now, for the first time since 1952, we have also reduced our household debt! Where are we parking the extra cash? Certainly, not in the mattress or a cookie jar in the kitchen cupboard!

A good financial plan calls for accumulating at least six months of living expenses in a cash account. You never know when you will need the extra cash. Don't rely on credit card spending limits for your emergency fund. These funds should be liquid and readily available. The trouble is, however, cash is earning horrible rates of interest now. You'll be lucky to get more than 1% on your bank or credit union savings accounts. No one wants that much money sitting around earning such an anemic amount of interest.

The first place I start when evaluating financial products is at **Bankrate**: <http://www.bankrate.com>. Bankrate will search the country for the highest rates on CD's and bank savings accounts. Bankrate also provides information on the financial health of banks so you can steer clear of the ones in trouble. The best rate on a 3-month CD is 1.54% at Beal Bank. Yikes, that's a pretty dismal return. Locally, **Firefighter's Credit Union** is paying 1.05% on their 91 day CD. **River Bank** is paying 1.25% on their 91 day CD. You have to go out 11 months (not suitable for an emergency fund) at **Coulee Bank** to get a tad better rate. Their 11-month CD pays 1.52%. Coulee Bank pays .25% on their conventional savings accounts. What is one to do with such horribly low interest rates? There must be something better out there!

A few area banks offer high interest "**Rewards Checking**" accounts. **Coulee Bank**: <http://www.couleebank.net> offers a whopping 4.04% interest rate on your deposits up to \$25,000 if you agree to a certain set of "green" rules. This type of e-bank account is becoming more popular. **Altra Federal Credit Union**: <http://www.altra.org> offers "**A-Plus Checking**" paying 4% up to \$25,000. Even **COOP Credit Union in Galesville** (Black River Falls): <http://www.coopcu.com> pays 4.35% on their Rewards Checking accounts. You must agree to get your statements on-line (reducing paper waste). You must use their debit card at least 12 times each month. You must set up at least one recurring auto deposit or auto debit from your account. There are membership requirements for both **Altra** and **COOP CU** but these are very liberal for those living in the La Crosse area. You may qualify.

I spoke with a member services representative at **Coulee Bank** on 8/19/09. She said that anyone in the country (hello to my readers from out of state) can open a **Rewards Checking** account with them. You can apply on line and never have to set foot in Wisconsin to take advantage of this account. She also told me that they have no plans to adjust the 4.04% interest rate. The last time it changed was in July, 09. Deposits at banks and credit unions are now insured up to \$250,000 through either FDIC or NCUA until 2013.

There are some worthwhile mutual fund options if you are willing to slightly step up the risk. Mutual funds are not FDIC or NCUA insured like bank or credit union accounts. Short-term bond funds provide a higher dividend yield than conventional bank or credit union accounts. The "short term" means that the bonds in these funds have a short maturity. Much like short term bank CDs - short term bonds carry little "interest rate risk" because your money can be reinvested at the new rate once the bond comes due. Short-term CD's and bond funds are a good idea if you believe interest rates will be moving higher in the near future. I do believe interest rates (inflation, mortgage, credit card, lending) are moving higher. The **Vanguard GNMA Fund** (ticker: VFIX) is paying a current yield of 3.99%. If you keep your dividends invested - the cumulative yield is 4.51%. This fund is a government insured bond fund and carries very little risk. The **Vanguard Short-term Investment Grade Bond Fund** (VFSTX) is paying 3.18%. Reinvest your dividends and the return is 4.41%.

**Morningstar** (<http://www.morningstar.com>) is an independent investment rating firm. You can use their research tools for free. They evaluate stocks, bonds, ETF's (exchange traded funds) and mutual funds. I always start at **Morningstar** to see if my selection is highly rated. **Morningstar** rates the **Vanguard GNMA Fund** at their highest: 5-stars. This fund is also classified as taking very low risk in achieving its goals. The **Vanguard Short-term Investment Grade Bond Fund** is rated 4-stars. You can also evaluate the various expenses related to mutual funds at Morningstar. I like the Vanguard funds because of their extremely low fees. Vanguard is, of course, a no-load mutual fund company. There are never any sales charges incurred for buying their mutual funds. If you hold your cash in one of these bond funds - you won't have the hoops to jump through to remain qualified for the higher interest rate like you do with the **Rewards Checking** bank accounts. Go to <http://www.vanguard.com> to easily buy these mutual funds.

There are options out there for your extra cash that pay pretty high interest and dividends. Don't keep your money in a savings account that pays less than 1% when you can get much more. These days, every penny does make a difference!

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Thanks for Pride 2009

I would like to take this opportunity to thank all of the PrideFest volunteers for their time and hard work. The Pride Committee and all of the people who attended PrideFest this year could not have had such a wonderful day without your help! We look forward to working with you for another successful event next year!

From Pride Committee member, Johnnie Schmeckpeper

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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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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.