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# LGBT News

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

**October 2009**


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**Have fun! Support your Center!**

There are three fun activities sponsored by the Center during October. On October 10, the second annual [Spanning the Bridge, Silent Rally for Equality](#) will begin with gathering at Cameron Park at 11:30 a.m. That evening is the

second annual Gala. See above for the invitation or print your copy of [page one](#) and [page two](#). Finally, there will be a 5k run/walk on October 24 beginning with registration at 9:30 in Myrick Park. Register early to get a t-shirt! Here are [more details and the registration form](#).

Finally, join the I  My Center campaign to help the Center to continue to have events such as these and to provide services to the 7 Rivers Region, fill out this [pledge card](#) and send it and your pledge money to the Center

Keep in touch with your Center!

Help us be sure we can inform you about the Center, upcoming activities, fabulous events, and more. Please take a moment to update your contact information including: Name/Partner's Name, address, phone number, and email. There are three easy ways to accomplish this update:

email to [r.st.sauver@7riverslgbt.org](mailto:r.st.sauver@7riverslgbt.org)

phone 608-784-0452

mail LGBT Resource Center, 303 Pearl Street, La Crosse, WI 54602-3313

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## Director's Column: Center Accomplishments Need Your Support

A simple question over 5 years ago, led to a needs assessment, the development of a core group of volunteers, and ultimately the beginning of the LGBT Resource Center for the Seven Rivers Region. Each year the Center has been in existence, the board of directors has set goals and strived to continue to help the Center reach its full potential. After the many LGBT themed stories, headlines, and court proceedings of the past year alone, it is evident why the Center is a vital resource to the Seven Rivers Region. Through the Center questioning youth and adults can receive helpful information, resources, and support; for many it is the first time they feel that they can truly be themselves. We have come far but there is more to do to help ensure the Center remains available for those that are questioning, in need of resources, seeking support, or to find temporary shelter in a safe place where they can simply be themselves free from discrimination, judgment, or hate.

The shared realization that the Center matters has carried the Center forward and helped drive each new accomplishment. In August of 2008, the Center welcomed me as its first Executive Director, allowing for an expansion of the Center's services, hours, and accessibility. Here are just the highlights of what has been accomplished in this year with the support of the board and the help of dedicated volunteers. For a more complete list visit: <http://7riverslgbt.org/accomplishments.htm> Other Center Activities from August 2008 to August 2009

## Statewide cooperative ventures:

- Implemented a three year smoking cessation grant directed to the LGBT community
- Submitted a collaborative grant proposal to address Interpersonal Violence in LGBT Relationships
- Worked with Fair WI on legislative efforts to better the lives of LGBT folk

## Other Center Activities from August 2008 to August 2009

1. Recruited, trained, and supervised 14 volunteers to help staff the Center, and assist at events/fundraisers
2. 5 young women and 2 Adult Leaders attended the Young Womyn's Empowerment Conference in Milwaukee.
3. Welcomed the GALAXY program to our center as it transitioned from its original home of (number) years with the YWCA.
4. Hosted rallies, special events, and helped local youth organize and hold marches in honor of Gay Rights.
5. Planned, organized, and developed fundraising events, activities, to support the Center and its vital programming.
6. 6 youth and 2 adult Leaders attended the HIV Institute in Appleton, WI, to learn leadership skills and how to be effective peer educators/advocates.

## Cooperative Area Activities

1. Served on the planning committee for the Transgender Healthcare Conference at UW-La Crosse.
2. Hosted a luncheon with Dr. April Herndon speaking on The Intersex Rights Movement. Representing our service area and many organizations (Couleecap, Houston County Women's Resources, New Horizons, Gundersen Lutheran, Amenity Electrolysis, Caledonia Public Schools, Central High School, UW-L, University of Minnesota at Winona, and the general community) 18 people attended.
3. Presented at Brookwood High school in Ontario as a part of the school's Wellness day to 179 students and 11 staff members who participated in watching the movie Trevor and had discussion about LGBT diversity, acceptance, and personal responsibility to make our communities and schools safe
4. Represented the LGBT community at other local meetings, events, and trainings to ensure representation of the LGBT community.
5. Assisted other community members with re-starting a La Crosse Chapter of PFLAG-to provide needed education and support for friends and family of LGBT folk.

Center sponsored or supported groups have increased from 3 per month to 9 per month:

1. GLENDA-a group for LGBT folk dealing with alcohol or drug issues, meets twice per month
2. Drop In Group-a weekly group for 18+ LGBT/Allies to some meet others and participate in fun activities
3. Monthly Out & About-a monthly outing for LGBT people to experience different places, points of interest, activities
4. GNO-Guy's Night Out- a monthly meeting for male identified people to make connections
5. Parenting Group-Available for LGBT parents
6. GALAXY-for LGBT, allies, and questioning youth meets twice per week
7. Transgender/Gender Queer Gathering-meets monthly
8. Lesbian Potluck-meets monthly
9. PFLAG - Center initiated the revitalization of the La Crosse Chapter, which meets monthly

The Center has many accomplishments to celebrate and more to look forward to as we continue to realize the vision of our founders. We have been applying for grants, holding fundraisers and special events, to continue the Center's mission. As you are aware the economy has been challenging for individuals, businesses, and yes the Center, too. This is where we need commitment from individuals like you to help us remain open 6 days a week, provide vital groups for LGBT youth/adults, and be a proactive voice for the community.

**You are part of the Center!** Join our activities, visit the Center, and do your part by completing this [pledge card](#) and returning it to the Center. Choose the level of support that works with your budget and help the Center to maintain its budget.

Thank you for your thoughtful consideration and I look forward to continuing to work with and for you as the Center moves forward. It is through our collective effort the Center will become all it can be.

In  
Rosanne St. Sauver Executive Director

solidarity,

Rosanne

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## Upcoming Center Activities

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

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### Special Thursday Drop In Group

**When:** Thursday, October 8, 2009, 6:00 p.m. to 9:30 p.m.

**Where:** Goose Island. Meet at the Center at 6 p.m. then we will go to Goose Island for a camp fire, wienies, and smores. Bring a chair and something to contribute to the camp fire festing!

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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.

We will have some posters and pride flags to pass out for our rally! We will walk in unity to the Cass Street blue bridge and span the bridge from noon-12:30ish. Rain or shine-dress accordingly. Last year we had 115 people and 3 dogs for equality-let's reach our goal of 200 this year. One of the GALAXY youth would like to have 500 people attend the rally-let's show him we believe in him, other LGBT youth, equality, and the ability for change to happen! We all deserve to be accepted for simply being our fabulous selves!

We will return to the Center for light refreshments and to celebrate the great feeling of creating awareness together! 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.

We will enjoy a delicious meal, music from Tri-M, a silent auction, a program and conversation. Come celebrate diversity with us. If you are unable to attend but wish to contribute to the success of the evening, consider purchasing a ticket/table for GALAXY youth, the Tri-M students, others with limited income. We also could use donations for our Silent auction, such as: themed baskets, art work, items, certificates for services, and more. We look forward to enjoying dinner and a celebratory evening with you in recognition of National Coming Out Day. To reserve your spot call 608-784-0452.

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## Macy's Shop for a Cause 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! Can be used online as well or at any Macy's across the nation. For more information please call 784-0452.

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## October Out + About and GNO All In One Event!!!

**When:** Friday, October 23, 2009 at 6:00 p.m.

**Where:** Haunted Corn Maze.

Meet at the Center at 6 pm and then we will head off to the Haunted Corn Maze. Bring \$7.00 admission price. Wear good shoes and be prepared to scream. Or as the website says, "We will scare the yell out of you!" More information: Rosanne 608-784-0452

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## Equality 5K run/walk

**When:** Saturday, October 24th; registration at 9:30 a.m., run begins at 10:00 a.m., walk begins at 10:15 a.m.

**Where:** Myrick Park Gun Club

\$20 pre-registration. \$25 registration at the event. T-shirts to the first 50 who register.

[Registration form.](#)

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## GALAXY SKATE NIGHT: GALAXY teen group (ages 13-20) Private Skate Party!!

**When:** Tuesday, October 27th 4:00 to 7:00

**Where:** High Rollers. Meet at the skating rink.

\$6.75 per person includes: admission, skates, a slice of pizza, and a cup of pop. Sign up at the Center, email your RSVP, or call!

## 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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## UNIVERSAL HEALTH CARE - How to free up some money to pay for it. By Christina Mae Olson, CFP®

My first career was working with youth. I worked as a youth director in a rural Lutheran parish fresh out of college. Yikes, I nearly became a Lutheran pastor! If the ALC (now ELCA) embraced lesbians back then who knows where I would be today? When I moved to Alaska, I worked for 12 years in a residential treatment home for emotionally disturbed youth. Little did I know back then that I would ever pursue a career in financial planning.

I decided to switch careers in 1993. My first exposure to the business of money was through life and health insurance. Before landing my first “real” job at an independent brokerage office, I worked for Mutual of Omaha and also for John Hancock. That experience was an eye opener. What I have learned over the years about insurance formulated my view today that we need universal health care in this country. Costs won’t be contained with anything short of universal health care (with a single payer). We need to take the “corporate, for-profit business” out of health care delivery. Doing this will save enormous amounts of money. The health insurance business has no business being private any more. We just can’t afford it. Corporate America is designed to benefit the company (and its owner/shareholders and employees) - and NOT their insured customers.

This article will cover some of the things I’ve learned about various costs in the private insurance industry; costs that we can reduce with a so-called “public option” or eliminate if we do away with private insurance altogether. It’s no wonder that the insurance lobby and conservatives are fighting hard against this. We could eliminate some key, high paying jobs, saving billions of dollars, if our health care system covered everyone. What if we did away with the actuaries, underwriters and agents? How much money would be saved? The primary objective of these positions is to allow healthy people in and to keep sick or potentially sick people out. It is immoral, in my opinion, for anyone to be excluded from health care just because they can’t get health insurance - if they can’t afford it or are deemed uninsurable.

Actuaries work for all health insurance companies. It is their job to assign a risk level to every existing ailment. They crunch the statistics and determine how costly conditions and diseases might be to their company. Actuaries look at geographic and economic influences on health issues. An obese applicant, for example, who lives in the inner city will cost more in future health claims than an obese applicant living in a suburban or small rural community. Actuaries with at least five years experience earn, on average, over \$100,000/year. Career health insurance actuaries top out at \$450,000/year. We won’t need to employ actuaries if we adopt universal health care.

Underwriters interpret the information from an insurance application and use the actuaries’ statistics to decide if the applicant is a “good risk.” Underwriters (and claims adjusters) also scrutinize claims before they are paid to see if the patient/customer was thorough on their application. They can deny a claim if something was omitted on the original application. The underwriting process is a closely guarded secret. It used to be that sales agents could do their own “field underwriting” and make on-the-spot decisions about accepting an applicant. The Mutual of Omaha (MoA) underwriting manual was eight inches thick. It basically told us if MoA would accept an applicant based on their health status. One criteria for denial was being gay (oh, actuarially speaking - being gay meant you were likely to file a lot of claims). Agents are not

trusted with field underwriting any more. In my job at the brokerage office, we could, however, have actual conversations with the underwriters. If an applicant was outside of the height and weight guidelines and considered a “rejection/denial,” I could try and convince the underwriter to accept the risk if my client was a health nut, worked out every day and was very healthy. Height and weight alone don’t mean a health risk. Agents are now forbidden to communicate with underwriters. Underwriters with five years experience earn \$80,000/year. Career health insurance underwriters earn over \$250,000/year. We won’t need to employ underwriters if we adopt universal health care.

Health insurance is sold by agents. As an agent, I had to go out and find the healthy people and talk them into buying insurance. It always made me sad when someone actually sought me out wanting to buy a policy. They were, of course, sick and would inevitably be rejected. Private insurance only works when policy holders are healthy and don’t file claims.

Insurance agents get paid whenever they sell a policy and as long as the customer keeps the policy. MoA used to pay their agents 40% of the first year premium in commissions to their agents, 20% of premium in years 2 - 5 if the client kept the policy that long and 10% for every year after that. A policy with a \$300/month premium, for example, would pay the agent \$1440 in year one, \$720 in years two through five and an ongoing income of \$360 after year five. Group policies are more lucrative. They pay only 10% commission to the agent but bring in more dollars. A small business health plan (covering 50 employees and dependents) would cost approximately \$420,000/year in premiums. The agent will take home \$42,000 in annual commissions from this one client. Can you imagine how this would add up? One lucky agent with 20 clients like this one could earn \$840,000 in annual income. We won’t need to employ agents if we adopt universal health care.

My solution to the national health crisis is this: let’s cover and treat everyone who needs health care whenever they need it. Let’s care for their health needs no matter where they were born. No visa or green card required. Where will we find the money to pay for this outrageous idea? From the salaries of insurance industry employees whose jobs will be obsolete under universal health care.

Here’s a start at what we could save:

- 5,000 Actuaries making \$200,000/year = \$1 billion savings annually
- 15,000 Underwriters making \$175,000/year = \$2.625 billion savings annually
- 40,000 Agents making \$500,000/year = \$200 billion savings annually

Gee, that’s a lot of money we could be reallocating toward the healing of our nation. One senate proposal being debated now predicts an \$800 billion cost over 10 years. I just found that money, folks! OK, we’d potentially lose 60,000 +/- insurance company jobs if we adopted universal health care. That pales compared to the 216,000 lost jobs in just August from other sectors! This is a small price to pay. In addition, what about the billions of dollars going into salaries for CEO’s and the highly compensated executives at these insurance companies? In 2008, Aetna CEO Ronald A. Williams raked in \$18,608,778 in total compensation. CIGNA CEO Edward Hanway made \$12,236,740. Is that sort of income necessary to the delivery of quality health care? The money is there, folks. It just needs to be redistributed. If our premiums were based on the true cost of health care - and did NOT include the cost of executive compensation as well as the actuarial and underwriting and sales departments, we’d save an enormous amount of money.

Comments? I know it's risky to be taking this stance. I also realize that this is a very complex problem. Solving it will not be easy. My old insurance company colleagues are likely seething right now as they read my views. I love you dearly but I must disagree with you on this one. We cannot afford to keep the status quo with health care in our country. We need radical reform and we can pay for it with money already being spent.

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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.