
LGBT News

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


December 2009

Holiday Tour

Join friends of the Center for [an LGBT Holiday Tour](#). Make Your Yuletide Gay on Sunday, December 13, 2009 from 4:00 to 8:00 p.m. See the events page for more information.

Annual Meeting

Mark your calendar now and be sure to join other members of the 7 Rivers LGBT Resource Center for the Annual Meeting on January 9, 2010, 10:00 a.m. at the People's Food Coop classroom. To RSVP, please call 608-784-0452. All paid members are eligible to vote at the business portion of the meeting.

Remember, join the I  My Center campaign.

Turn in your [pledge card](#) and send it and your pledge money to the Center

Warm For The Holidays 2

The Center will be collecting donations for the ARCW-La Crosse again this year. Together we can make the holidays a little brighter for our neighbors!

The items we are collecting are:

Laundry Soap

Toiletries

Shampoo

Cleaning Products

Paper Towels

Toilet Paper

Please drop off your donations to 303 Pearl Street, by December 11th.

Director's Column: Looking Forward to the Holidays

The weather is amazing, this Monday we lit the grill and grilled burgers, brats and hot dogs for a family gathering. Not bad for the last day of November. I hope you and your loved ones are able to enjoy the pleasant weather and get some last minute outside typically warmer weather things done.

Today is December 1st, World AIDS Day; it is also RED day at the Center, wear something red. Please join us at the Center throughout the day to help create awareness. We will have movies with AIDS related themes playing all day, light refreshments, a candlelight vigil at 5:00 pm. If you are unable to join us, wear red today and help create awareness in your life at your work, school, within your family, and more.

In celebration of this time of the year, the Center has many fabulous festive activities for you to take part in. On Sunday, December 13, from 4-8 pm, we are hosting our first annual Holiday Home Tour. We have four beautiful homes for you to visit and enjoy. Tickets are available at the Center for \$20.00. Each home will have holiday treats and beverages.

Then as a grand finale to another fantabulous year, we will be hosting our 2nd Annual New Year's Eve Drag Show at Players with the spectacular cast of Illusions, Emcee John Unnasch, Miss Gay Madison 2009 Kyllie Stevens, and other local talent! You won't want to miss out! To make reservations email illusionsreservations@yahoo.com. Admission is \$10 and you get a FREE drink token to start your celebratory evening!

If you are contemplating making year end donations please consider making a donation to the Center. We are as wonderful as we are in part due to the generosity of the community and people like you. All donations are tax deductible and help ensure that we can continue to provide enriching programs, supportive groups, an open office 6 days a week.

With the start of the new year, it is once again time for our annual meeting, which will be held at the People's Food Coop in the classroom, 10:00 a.m. to noon, on January 9th. To RSVP, please call 608-784-0452. All paid members are eligible to vote at the business portion of the meeting.

Lastly, we are once again collecting donations for families served by the ARCW. We are looking for laundry soap, toiletries, paper towels, diapers, cleaning supplies, toilet paper, and etc. If you are able to help out, please drop off your donation by December 11th.

From our Center family to your family, we extend heartfelt wishes for a splendid holiday full of love and peace.

Always,
Rosanne St. Sauver

Upcoming Center Activities

Holiday House Tour

When: Sunday, December 13, 2009, 4:00 p.m. to 8:00 p.m.

Where: We have four beautiful homes for you to visit and enjoy. Tickets are available at the Center for \$20.00. Each home will have holiday treats and beverages Read the [flyer](#) and contact the Center for more information, 784-0452.

December Out + About Holiday Party

When: Tuesday, December 22, 2009 at 6:00 p.m.

Where: Buffalo Wild Wings

Bring a \$5.00 gift wrapped for our gift exchange if you wish to participate. It will be an evening of spice, many things nice, and beverages on ice. Come one, come all it will be a holiday ball! RSVP Rosanne so we get a big table. More information: Rosanne 608-784-0452

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

When: Wednesday December 23 from 6:00 to 8:00 p.m. Special Date due to Christmas being on the 4th Friday!

Where: 7 Rivers LGBT Resource Center, 303 Pearl.

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

GALAXY Movie Marathon

When: Tuesday, December 29, 2009, from 4:00 p.m. to midnight. This event is only for those 20 years old and under.

Where: 7 Rivers LGBT Resource Center, 303 Pearl.

We will show "Were the World Mine" and other fabulous movies. Snacks and Prizes provided. Join us, you will have a blast! More information: Rosanne 608-784-0452

7 Rivers LGBT Resource Center Annual Meeting

When: Saturday, January 9, 2010, 10:00 a.m. to noon

Where: People's Food Coop classroom

To RSVP, please call 608-784-0452. All paid members are eligible to vote at the business portion of the meeting.

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.

PROTECT YOURSELF FROM IDENTITY THEFT AND FRAUD By Christina Mae Olson, CFP®

BUT FIRST: Have you registered your gay or lesbian domestic partnership? I want to hear from Wisconsin couples who have made a conscious decision to register or not to register. Please contact me and tell me why you made the decision that you did. I will address this issue in my next column.

Identity theft is the fastest growing crime in the USA. Over 9 million of us have our identity stolen every year. The consequences are horrendous if someone is able to assume your identity. Your credit rating will be trashed - making it impossible for you to borrow money. Prospective employers won't want to hire you. Insurance companies won't want your business. It will hurt your ability to become a foster parent or adoptive parent. Anyone that does a background check or a credit check will see all sorts of red flags attached to your "history" and reputation if someone has stolen your identity. It's just a matter of time before you or I become a victim. It takes days and

often weeks or months for you to notice or suspect that something is wrong. By then it is too late to stop the theft.

Here are some of the ways a thief can steal your identity:

- Stealing your incoming or outgoing mail (do you pay bills by check via snail mail?)
- Stealing your trash (do you throw your account statements in the garbage?)
- Stealing the trash at your work or at a business you use (dumpster diving)
- Theft by clerk while shopping - copying your signature and credit card information
- Data breaches at companies that have your information
- Stolen wallets or purses
- Computer viruses
- Phishing (seemingly legitimate email offers from fraudsters trying to get your information)
- Intercepting data from insecure networks or websites while you are surfing the internet
- Overhearing, recording or hacking into phone conversations
- Impersonation - using false pretenses to get your personal information from companies that have it (financial institutions, utilities, etc.)
- Diverting your billing statements from your home to an address the thief controls through "change of address" forms

There are some simple steps you can take to thwart a would-be identity thief:

1. When you order your checks - use only your first initials and last name. A thief who tries to use your checks won't know how you sign your name - but your bank will. Have very little information pre-printed on your checks. There is no need to include license numbers or phone numbers. If you write an address or phone number for a vendor - use your work address and phone number. Never have your birth date or social security number printed on your checks.
2. Write: "PHOTO ID REQUIRED" on the back of your credit cards - instead of your signature.
3. If you insist on paying bills with checks by snail mail - put only the last four numbers of your credit card number on your checks. The credit card company knows your number. Do not put your outgoing bills/payments in your mailbox. Mail these at the post office. If you can - get a post office box to receive snail mail bills. Did you know that it is safer to pay bills on-line than it is to send checks through the mail?
4. Place the contents of your purse/wallet on a copier and photocopy both sides of your driver's license, credit cards, insurance cards, etc. If your purse is ever stolen you will know exactly what was in it. This will make it very easy to cancel your accounts, if you have to. Keep this photocopy with a list of all your

accounts and 800 number contact information in case you have to contact them quickly.

5. Keep low credit limits on your credit cards. There is no need to have 5 cards each with \$15,000 limits (\$75,000 available credit to a crook). You should only have one credit card and one debit card - and your credit card should have a limit that is close to what you charge on it each month.
6. Check your credit report frequently. You can get one free report from each of the three reporting agencies each year: www.annualcreditreport.com. If you are checking for odd activity every three months you are likely to catch a thief. If you ever suspect your identity has been stolen - call these agencies immediately and ask to have a "fraud alert" placed on your name and social security number. Any (fraudulent) application for credit that comes will be flagged as being attached to a stolen identity.

The three credit agencies are:

- Equifax: 1-888-766-0009
- Experian: 1-888-397-3742
- Trans Union: 1-800-680-7289

You can also pay to have a service protect you. NEXT ADVISOR: www.nextadvisor.com performs independent evaluations of the various fraud protection plans and has a great tool to help you decide if you want to pay for fraud protection. NEXT ADVISOR has given the following three firms their highest rating:

- Trusted ID - 1-800-234-6611 or www.trustedID.com (\$7.01/month)
- LifeLock - 1-800-543-3562 or www.lifelock.com (\$10/month)
- IdentityGuard - 1-800-452-2541 or www.identityguard.com (\$14.99/month)

These services generally protect you from all kinds of identity theft (via mail, computer, credit card, etc.) and will pay for up to \$1 million in losses if your identity is stolen. They will do all the leg work and negotiation required to clean up your credit and identity if you are ever victimized by an identity thief. Check it out - you might feel it is worth it to have this coverage.

No matter what you do - please take some sort of action to protect your identity from being stolen.

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.