



OutCenter

Celebrating
10
Years Proud



Serving the LGBT Community in Southwest Michigan

OUT & abOUT

Newsletter

March 2014

In This Issue

Donate today!

Updates & events

Feelin' the LOVE!

Marriage Equality & Local Churches

Call for BH Non-discrimination Ordinance!

Financial Planning for LGBT People

Donate

Your donation will help the OutCenter serve the LGBT community and its allies in Southwest Michigan.

All amounts count!

The OutCenter is a 501(c)(3) charitable organization.

St. Patrick's Day Art Hop:
Ara Lucia's work now on exhibit!



Feelin' the LOVE!



Equality is in the air !

It's been an amazing month since February's OUT & abOUT Newsletter, hasn't it?

Michigan is poised to do the right thing, the OutCenter is looking great and doing great work, Spring is here and may just stick around this time, and Clergy and Congregations are stepping up in support of LGBT Equality in Southwest Michigan!

The above photo of Pilgrim's advocacy is AMAZING! Too, if you haven't read the letter to the Herald Palladium Editor from Reverend Dan Scheid who is leading the Affirming Clergy group, here is AMAZING personified:

Editor,

As a member of Affirming Clergy of Berrien County, I remind your readers that several clergy and congregations in our area stand in full support of marriage equality and full civil and sacramental rights for lesbian, gay, bisexual, transgender, and queer (LGBTQ) people.

We believe LGBTQ people are made in the image and likeness of God and their sexuality makes them no more broken than their straight allies or adversaries. We believe their sexuality helps us better comprehend and celebrate the remarkable creative diversity that is God.

Furthermore, we believe God gives us the gift of reason to interpret the Bible in light of advances in scientific and social discoveries, therefore compassion and common sense commands us to welcome LGBTQ people into the lives and ministries of our congregations.

The Rev. Dan Scheid



Top photo of installation in newly renovated space; Middle photo of artist, Ara Lucia and friends; Bottom photo of community members and allies enjoying the exhibit, new digs, great food, and great conversation.



Teen Pride: Berrien County Gay-Straight Allies

Join this GROWING Group! Amazing numbers are showing up so don't miss out!

Now is the TIME for Teen Pride!

*History is in the air!
Be a part of it!*

LGBTQ Teens & ALLIES

Ages 14-18
Hang out, celebrate LGBTQ people and ALLIES!

3rd Saturdays
@ The Phoenix, 2-5 PM:
April 19
May 17
June 21

Teen Pride on Facebook!



Whole Lives, Healthy Lives: Adult Support Group

Thursday evenings, 7-9 PM. A great opportunity to connect with a supportive environment. Stop by to find out more and join a great group of folks!

info@outcenter.org
269.925.8330

**St. Augustine's Episcopal Church
Benton Harbor**

The OutCenter mission remains steadfast: To provide support and advocacy for respect, understanding and NONDISCRIMINATION to lesbian, gay, bisexual, and transgender people and their families in Southwest Michigan.

Please do contact the OutCenter directly if you wish to become a part of this great organization and help...

...Bring Equality to Southwest Michigan!

Marriage Equality & Local Churches

By MacKenzie Carlock & Claire Postelli

In an era of out actresses, laws against saying slurs on the streets of Chicago, and T.V. representing small portions of the LGBTQ community, people seem to forget that equality is not yet a reality. But living in small towns often means catering to a mindset of churches hating queer people, bullying in schools based on gender identity, and much more. Recently, Berrien County has seen these stereotypes of small towns become a reality.

As Michigan begins to decide whether or not to lift the gay marriage ban set in place in 2004, many church organizations have begun to voice their opinions against repealing the gay marriage ban.



Pastor Dan Head, minister of Covenant Christian Church in Benton Harbor, hosted a meeting of like-minded-pastors who are also against same sex marriage. He said, "We haven't gotten a new memo that this [Jesus' word that being gay is a sin] has changed."

This statement gives a very clear message to Christians in the community: If you support same sex marriage, you support sin. However, some pastors disagree with the idea that "god hates gays." In the Herald Palladium, Yvonne Siferd of Equality Michigan said that a lift of the ban "would be hugely symbolic. This is a major civil rights battle that's going on across the country. Kentucky, Texas-all of these states, they're beating us."

Although small town pastors seem to have a pretty unanimous view on gay marriage, Rev. Dan Scheid of St. Augustine's Episcopal Church wrote a letter to the editor reprinted in the above section making it clear that not all area clergy are against supporting LGBTQ members. In fact, he is a member of the Affirming Clergy of Berrien County, people who are in full support of equality as well as the Word of God.

Rev. Dan Scheid and people like him give hope to the LGBTQ community--especially in small towns in Berrien County. The sheer fact that people are talking about this issue shows that there is not a "don't ask, don't tell" mentality present in Michigan. This alone should bring hope. To add emphasis, again, Rev. Dan Schied writes, "We believe God gives us the gift of reason to interpret the Bible in light of advances in scientific and social discoveries; therefore compassion and common sense command us to welcome LGBTQ people into the lives and ministries of our congregations." Amazing Grace.

A Spring-time Challenge: Let's put a non-discrimination ordinance in place in Benton Harbor!



By Melissa Hammer, WMU Intern

The changing of the season is in progress and what better time than now to implement other changes as well?

I have a challenge for all of our supporters: I have written a letter to the City of Benton Harbor in support of the adoption of a non-discrimination ordinance for our community that specifically protects our citizens on the basis of sexual orientation and gender identity. Currently, federal and state discrimination laws do not adequately protect the Lesbian, Gay, Bisexual, and Transgender community from harmful discrimination, and it is important to me that Benton Harbor is a safe and welcoming place for all of our citizens.

The advancement of this legislation will support the well-being of our entire community. Not only will it make Benton Harbor more attractive

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to future business investors; it will also retain the marginalized talent that we have been cultivating in our younger citizens. Moreover, discrimination often causes long-lasting and deep psychological oppression in those it impacts, which hurts them and all of the people in their lives. Not least, discrimination is costly for everyone in our community. If my neighbor has worked diligently to raise her family next door to mine and one day is fired from her job because she mentions her partner, the entire city suffers. Her house suffers, our neighborhood suffers, and her children suffer. I believe that everyone in our community should be protected, for their sake *and* for ours.

For this legislation to be effective, it must recognize discrimination where it happens most - in housing, employment, and other public accommodations - and it must have meaningful implementation. Of the 29 other cities in Michigan with similar legislation, those that recognize these needs have been the most successful. I want the city of Benton Harbor to show Michigan that this community can be a welcoming place to work and live, and a safe community for everyone, regardless of their sexual orientation or gender identity.

Join me in this Spring-time Advocacy Challenge and write to the City of Benton Harbor City Commissioners and Receivership Transition Advisory Board! And while you're at it, write to your hometown board as well!

Here is the pertinent information for the City of Benton Harbor:

Benton Harbor City Hall

Attn: Mayor of Benton Harbor
 CC: City Manager, City Clerk, City Commissioners, and Receivership Transition Advisory Board Members
 200 Wall Street
 Benton Harbor, MI 49022
 Phone: (269) 927-8408
 Fax: (269) 927-0304

Keep us up to date on your actions by posting them to our Facebook page!

HAVE YOUR DUCKS IN A ROW

Jerry Pfeiffle, Financial Services Professional
 LifePoint Financial Group

I have a special interest in helping those who are particularly vulnerable to financial planning discrimination. The LGBT community has welcomed me whole heartedly for financial guidance, advice, and execution of planning. In fact, I remain very active and involved with Lesbian and Gay Community Network in Grand Rapids as an allied financial coach and board member. I have recently moved to Stevensville, MI, serving West Michigan and the lakeshore so stopped in to the OutCenter a week ago and was invited to submit this article.



To be financially prudent and responsible for your own financial affairs, as simple or complex as they may be, requires you to be proactive in properly arranging legal documents, insurances, investments, savings, beneficiary designations, etc. Unfortunately, all too many people allocate more time planning their Spring Break vacation than their financial interests and their misdirected priorities come back to haunt them when a financial dilemma occurs or retirement demands reveal themselves. This is especially true with same-sex couples who face additional burdens at the hands of state and federal governments who persist in their discriminatory statutes that deem gay and lesbian parties unworthy of the same treatment as traditional, heterosexual couples. In my financial practice, I work with many same-sex clients and often need to share with them that our tax code, Social Security system and estate laws are written under federal, not state, guidelines. Even having been legally married in a state that authorizes such, gay and lesbian couples must deal with those financial planning contingencies that fall under federal jurisdiction. With proper strategic planning, much can be circumvented but one has to be enlightened. That's my responsibility to all my clients but especially my gay and lesbian clients.

It will take time for the dust to settle from the overturning of the landmark Supreme Court decision overturning the Defense of Marriage Act (DOMA) to ascertain the full impact of accessibility to federal benefits for married gay couples in all states. While the court's ruling is likely to help many legally married same-sex couples gain access to federal spousal benefits, same-sex partners in their 50's and 60's must still consider taking certain steps so as to best manage their personal financial intentions:

- 1) Make sure your partner is listed as the primary beneficiary on all your financial accounts. This will ensure that your stocks, bonds, mutual funds, bank accounts, retirement funds, annuities and life insurance policies will automatically pass to your partner circumventing governmental intervention contesting such. Otherwise the surviving partner, upon the first death, may be potentially disinherited entirely.
- 2) Have all legal documents witnessed, notarized and kept in a safe place (no safety deposit boxes please) for easy retrieval at the time of death to avoid family contests or unnecessary probate.
- 3) Do your research. Consult with the Lambda Legal website (<http://www.lambdalegal.org/>) for information on same-sex laws that might help you and your partner retain more of what you own. Each state differs.
- 4) With respect to jointly owned property (ie. real estate), it is imperative that it be deeded properly. While it is appropriate and prudent to have such property titled as joint tenants with right of survivorship (JWROS), one must be wary of potential gift taxes if disproportionate incomes and contributions in the purchase of such property exist.
- 5) Do your best to make provisions for liquid and guaranteed cash at the time of emergencies, death, disability, and most importantly at retirement. This calls for life insurance and disability insurance, annuities and income-tax free Roth IRA accounts particularly.

Regardless of sexual orientation or marital status, personal financial dignity is not a right but a luxury if, and only if, you properly plan. This is not a do-it-yourself proposition but rather an endeavor that requires cooperation with trusted empathetic and professional parties including an estate planning attorney, financial services professional who advises more comprehensively than a stock broker (a.k.a. "financial advisor"), insurance advisor, and even human resources person at your place of employment regarding employee benefits. Put your ducks in a row now, not later, and enjoy Spring Break knowing that your priorities are in order.

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