



# OutCenter



Serving the LGBT Community in Southwest Michigan

## OUT & abOUT

Newsletter

September 2014

### In This Issue

**Upton Foundation Match!**  
**New Teen Pride Consultant & Intern**

**Teen Pride Fall 2014**

**Whole Lives, Healthy Lives**

**Generational Financial Planning Lessons**

**Sign up for Decision Day!**

**Bisexual Awareness**

**Holiday Pride Concert Returns!**

**There's no place like Home?**

**[2nd Year of Funding from Upton Foundation Received!](#)**



The OutCenter's Teen Pride Program has received a **matching grant of \$3,500** from **The Frederick S. Upton Foundation!**

Teen Pride is the only program of its kind in Berrien County: it provides a safe place for LGBTQ teens and their Allies to gather, visit, problem solve, and even help each other.

***We need to raise \$3,500 or more as soon as possible!***

**[Donate today and double the value!](#)**

**Meet Jenifer Keller!**  
*Teen Pride Consultant and WMU Intern!*

### The OutCenter is Signed on for Decision Day!

## MICHIGAN for MARRIAGE



The OutCenter is now a Decision Day location for Michigan for Marriage (founded by Equality Michigan, ACLU of Michigan, and Freedom to Marry).

At any moment, the 6th Circuit Court of Appeals could rule on Michigan's marriage ban, as well as similar marriage bans in Kentucky, Tennessee and Ohio. And while we don't know how or when the court will rule, the moment a ruling is issued, we need to be ready.

The OutCenter will host a Decision Day event, one of 12 hosts to-date across the State from Grand Rapids to Ann Arbor-and many cities in between!

**[Click here to RSVP to the OutCenter event!](#)**

### Bisexual Awareness: An education

by Claire Postelli, Teen Journalist

Bisexuality is the attraction to the same gender and other genders. This is sometimes surprising to some people who believe that bisexuality is simply attraction to men and women. However, bisexual people can be attracted to non-binary people, as well as identify under the non-binary umbrella.

Bisexual Awareness Day this year was on September 23. Many people would wonder why a Bisexual Awareness Day is needed, and in order to address this, it's important to address biphobia-both inside and outside of the queer community.

Almost everyone has heard the age old, "Why don't you just pick one? Make up your mind!" This is an example of inherent biphobia. Believing that sexuality is either-or, this gender or that gender, is the root of most, if not all, biphobia.

A lot of bisexual people, especially people that identify as female, get called out as only being bi for attention. They're seen as only being bi to attract men who think "lesbians are hot." Bisexual girls have one of the highest statistics of rape-46% of bisexual women have been raped, compared to 13% of lesbians and 17% of heterosexual women, according to Whitehouse.gov-because there's





A member of the community and an advocate for equality, Jenifer will help lead the Teen Pride effort while also taking on strategic research and development of key initiatives to help advance the OutCenter mission.

Jenifer is from Dowagiac and brings with her not only tremendous breadth of experience working throughout Southwest Michigan, but also a great network of organizations and people.

She is on site most Tuesdays through Fridays, 3-6 PM, and most Saturdays from noon-5 PM.

Stop by and help us welcome this great new addition to the OutCenter staff!

**Teen Pride Fall 2014  
School Year is here!**

*Check out the schedule  
for Fall!*

**"Berrien County  
Gay-Straight Alliance 2014  
meetings thru December!"**

**LGBTQ teens & allies, ages 14-18**

Stop by for fun activities or just hang out with some amazing people.

Right next door to the  
OutCenter  
@  
The Phoenix Café  
124 Water Street  
Benton Harbor, MI

When?  
3<sup>rd</sup> Saturdays:  
○ September 20  
○ October 18  
○ November 15  
2<sup>nd</sup> Saturdays:  
○ December 13  
2 - 5 pm

269.925.8330 Text BCOSA to 69302 to be added to our text messaging list!

**October plans are  
underway for a possible  
Halloween Party!**

**Keep up to date at the  
Teen Pride Facebook  
Page:**

**Whole Lives,  
Healthy Lives:  
Adult Group News  
2014/15 Schedule Now**

an assumptive nature of them being "sluts." In people's minds, if someone is bi, it's because it opens them up to more potential sexual partners rather than the fact that it's actually about experiencing attraction to all genders-not all people. It means people can be attracted to anyone, not that people are attracted to everyone.

A lot of biphobia in the queer community stems from mono-sexual (gay or lesbian) people stating that they don't want to date a bisexual person because they may have had a partner of a different gender than they identify as. There is also a myth that bisexual people are more likely to cheat in a relationship because they are attracted to more than one gender. Bisexual people are just as capable of monogamy as other people.

Bisexual Awareness Day exists to raise awareness on bi issues as well as to make bisexual people feel safe, welcome, and proud of their identity. Many bisexual people have reported feeling ostracized at the typical mainstream Pride events, and a separate Bisexual Awareness Day is another way of being inclusive of all identities in the queer spectrum.

By getting educated about bisexuality and using that information for the good, people help to advocate for bi rights and visibility, as well as bringing together the queer community, which is sometimes ripped apart by internalized prejudices.

**Save the Date: November 15  
West Michigan Gay Men's Chorus!**

The OutCenter Presents

**A Holiday Pride Concert**

November 15th *at* The Heritage Center  
Saint Joseph, Michigan



*It was so much fun last year  
so we're bringing them back!*

[Find out more information and buy your tickets now! We're expecting a sold out crowd!](#)

**There's no place like...  
Housing Discrimination?**  
*By Leanne Chambers, OutCenter Volunteer*

Wearing my very own pair of ruby slippers, I marched up to the Wicked Witch of the West-played by my brother-and her evil flying monkey-who happened to be my dog-and told her defiantly that "there's no place like home!" My brother, who wasn't thrilled to be playing a female character, usually changed the story and instead of melting, decided that it would be more fun to tackle me. Even though Andrew and I haven't played that game in years, something about Dorothy's love of home still resonates with me. As a sophomore in college I still catch myself daydreaming of home. My house isn't fancy and my town isn't exactly exciting, but like Dorothy said, there's no place like it.



Unfortunately, in Michigan not everyone is granted the same rights to housing. LGBT residents still have the potential of being turned away from housing even if they have the means to afford it. There

*Available!*

**Whole Lives Healthy Lives**  
**2014 thru 2015 Schedule**  
 Adult Support Group



**Weekly Monday Meetings Resume 7-9 PM**  
 September 8, 2014 thru May 18, 2015

- o 1<sup>st</sup> Monday of the month with Margo Runkle
- o 2<sup>nd</sup> Monday with Ron Robinson
- o 3<sup>rd</sup> Monday with Sandy/Larry Feldman
- o 4<sup>th</sup> Monday with Ron Robinson

(Stay tuned for updates during the Holidays.)

 OutCenter  
 Celebrating Diversity  
 Growing a Legacy  
 Bringing Equality to Southwest Michigan!

121 Weber Street  
 East Lansing, MI 48824  
 517.333.2244

## Monday Evenings 7-9 PM

(Stay tuned for updates  
during the Holidays)

A great opportunity for adults to connect with others in a supportive and healthy environment. Attend and find out more about this great group of folks!

## No Age Discrimination in Financial Failure!



By Jerry Pfeiffle, Financial Services Professional  
 (LifePoint Associates:  
 Serving West MI & Lakeshore)

In many of my previous articles you might have gained the impression that I am fixated on baby boomers and seniors facing retirement. The truth of the matter is that my professional financial coaching is pertinent to members of all age groups, genders, and sexual orientation. It's just that people of my age, the baby boomers, have learned absolutely nothing from their predecessors, thus do not have a retirement strategy nor adequate financial resources with which to live in retirement with a sense of dignity. They are running out of money during retirement and have to suffer the consequences. Let's accept the documented fact that the parents of the American baby boomers are the wealthiest generation that has ever lived. In fact, it is estimated that people over the age of 65 control more than 70 percent of America's wealth. Many endured the Great Depression and did not make large incomes. They did not earn high interest, usually varying between 1 percent and three percent, for most of their lives. So the question begs to be asked, "How in the world did they become the wealthiest generation under those circumstances?"

is no law protecting the LGBT community against housing discrimination and, in many cases, it is still legal for landlords and bankers to discriminate against the LGBT community when buying or renting a house or an apartment. Many argue that there is no need for such a law because this type of discrimination does not happen. This, of course, is not true.

Kristen Cuhran of the Fair Housing Center of Southeastern Michigan and her colleagues went undercover in order to check on complaints or suspicions of discrimination based on race, marital status, and familial status. Cuhran and her colleagues posed both as same-sex couples and married heterosexual couples. Her results show just why Michigan needs a law that protects against such discrimination: "We learned that one in four tests showed discrimination or evidence of discrimination based on sexual orientation. We have documented evidence of discrimination against same sex couples."

She also found that mortgage rates were often higher for the same-sex buyers; real estate agents steered same-sex buyers away from properties that the heterosexual buyers were encouraged to buy, and that rental properties were suddenly no longer available to same-sex couples even though they remained on the market afterward.

Although there isn't currently a state law protecting the LGBT community from housing discrimination, there are both federal and local policies in place that help limit discrimination. On the federal level there is the Fair Housing Act. This act prohibits housing discrimination based on race, color, national origin, religion, sex, disability, and familial status. Yet, the Fair Housing Act does not protect against discrimination based on sexual orientation or gender identity. However, the US Department of Housing and Urban Development (HUD) claims that if a LGBT person experiences discrimination based on sexual orientation or gender identity they may be covered under the Fair Housing Act. Furthermore, any housing provider that receives HUD funding, has loans insured by the Federal Housing Administration, or are lenders insured by the Federal Housing Administration may be subject to HUD program regulations that are intended to ensure equal access to the LGBT community.

**On the local level, many municipalities and cities have adopted ordinances that offer protection against housing discrimination for the LGBT community. The trouble is that most of these ordinances that prohibit discrimination against the LGBT community are rarely used and rarely enforced. Cuhran states that, "I just think people don't know about the ordinances and because they have such a varied penalty and are not often used, landlords think they can discriminate. And they can."**

Even though ordinances do not always protect the LGBT community against housing discrimination, they are better than having no legal protection in place at all. While writing this piece, I checked to see if Saint Joseph has an ordinance protecting the LGBT community from housing discrimination, and it turns out the city doesn't. Saint Joseph does have a fair housing ordinance, just not one that protects the LGBT community. Chapter 41 of the code of ordinances of the city of Saint Joseph clearly states that this is, "an ordinance prohibiting and making unlawful discrimination in housing and/or real property because of race, color, religion, creed, national origin, ancestry, sex, or disability in the city of Saint Joseph." However, under the Elliot-Larsen Civil Rights Act, housing discrimination based on religion, race, national origin and sex are already protected, and disability is protected under the Fair Housing Act. **Even without Saint Joseph's ordinance, there are already legal pathways in place for those who are discriminated against based on race, color, religion, creed, national origin, sex, or disability to pursue. There is no legal pathway in place for those discriminated against based on sexual orientation, gender identity or gender expression.** If Saint Joseph really is concerned about fair housing, the city would have included protection for the LGBT community in the fair housing ordinance. Saint Joseph is not the only city in Southwest Michigan that does not protect LGBT persons against housing discrimination. I also checked the ordinances of Stevensville and Niles and once again found nothing protecting the LGBT community from being denied housing.

And while the Fair Housing Act and local ordinances are a step in the right direction, more needs to be done. On September 10th, 2014, Democrats in the Michigan House of Representatives and Senate introduced bills to amend the Elliot-Larsen Civil Rights Act to include protections based on sexual orientation, gender identity, and gender expression. If these bills pass, the LGBT community will finally be protected against discrimination in housing,

First, they were great SAVERS. Not INVESTORS, but true savers and there is a huge difference. Unlike the baby boomers, they saved money and kept it saved. They had long-term goals for their savings earmarked for NEEDS not WANTS! Their savings were never subject to risks that could cause the involuntary loss of saved dollars.

Second, they actually had a plan-- something most do not have today but who have chosen to wing it or rely on "experts" like "financial advisors" to steer them to victory.

This generation saved first and spent what was left over and NEVER purchased something they could not afford. They didn't have to succumb to credit cards but learned to live within their means. This generation in their quest for saving relied on cash-value (permanent) life insurance which performed the dual purpose of a guaranteed death benefit for life and a gradual accumulation of tax-free accessible cash.

The baby boomers are blessed with opportunities for saving actively-- forms of life insurance can now generate an indexed form of cash accumulation that grows exponentially and yields tax-free savings. The Roth IRA has an abundance of tax benefits (tax free accumulation, totally tax-free cash out, principal and interest growth).

But the baby boomers want the 401k and the golden ring in the stock market with little or no strategy, knowledge or success.

A prudent financial and retirement strategy hasn't changed much from the wealthiest generation, in fact the baby boomers have more choices but a sound plan would be one that incorporates the positive attributes of numerous financial opportunities and products in proper balance, not fixated by any one wealth accumulation device.

employment, and public accommodations. Protection that is long overdue.

---

## Foundation Support



### Frederick S. Upton Foundation




---

## Quick Links

**[Our Website](#)**

**Can you help this site?**

[Please contact us with any offers to](#)

[fund or provide services for re-doing the OutCenter website.](#)

OutCenter on Facebook:



[Forward this email](#)



This email was sent to maryjoschnell@outcenter.org by [info@outcenter.org](mailto:info@outcenter.org) | [Update Profile/Email Address](#) | Rapid removal with [SafeUnsubscribe™](#) | [Privacy Policy](#).



OutCenter | 132 Water Street | Benton Harbor | MI | 49022