

Lawyers, Accountants, Investments, Oh My!

by Steve Weirauch

There was a standing room only crowd at the DeFrank Center for the October meeting. Our topic for the evening was financial and estate planning for the gay and lesbian household, organized by HTG member John MacKintosh, a CPA from the firm Petersen/Ginner, Inc. Participating were Stacy Saetta and James Cashman, attorneys from the law firm Berliner • Cohen; and Gaylord Galiher, a Financial Consultant with Merrill Lynch.

The group worked put together an interesting presentation. During a dry run of the program, they determined that to cover all of the topics and answer the questions, the presentation would take over two and a half hours. To fit into the HTG meeting time constraints, they were forced to abbreviate quite a bit, and were only able to touch on some of the key points. For more information, please contact anyone on the panel. Their names and phone numbers are listed at the end of this article.

John led off the program, introducing the panel and the topics to be covered.

Historical Background

Stacy Saetta discussed some of the background on lesbian and gay families. She listed several companies that, to some extent, already recognize nontraditional households, such as AAA and

Costco, which give "spouse" cards to domestic partners. She also spoke a bit about the ramifications that will occur if/when same-sex marriages are legalized.

Developing a Financial Plan

Next up was Gaylord Galiher who spoke about financial planning. He distributed an outline of the presentation titled "Financial and Estate Planning for Individuals, Domestic Partners and Their Families." Additional copies of the outline are available from him.

Gaylord began by stating how anyone can benefit from a sound financial plan, not just persons in higher income brackets. These benefits include minimizing taxes, optimizing savings and investment growth, providing a higher standard of living at retirement, and ensuring that your estate goes to the loved ones you choose when you die.

Also covered were some of the differences between single persons, married couples, and

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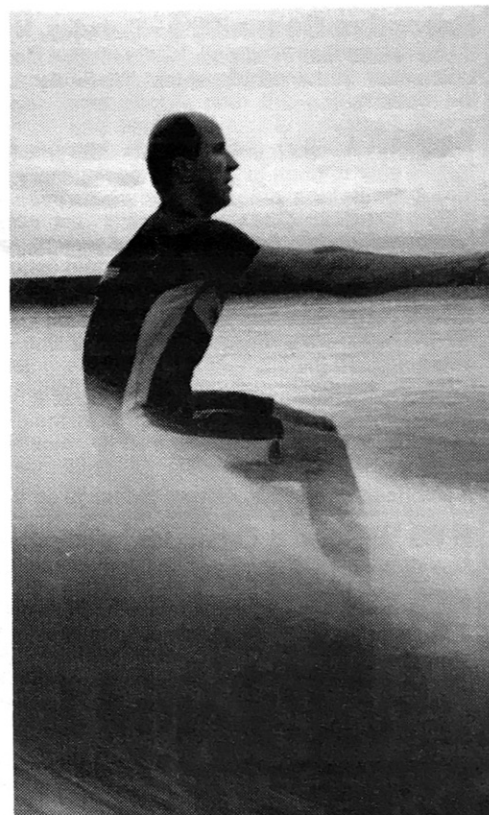


Photo by John Bessire

"Does this thing come with an air bag?" Chris tries his hand . . . er, feet at barefoot waterskiing on HTG's recent excursion.

Left Out of the Diversity Picture

by AJ Alfieri

Several months ago, I attended a workshop/conference sponsored by the United Way of Santa Clara County. They were actively reaching out to all segments of the community for input as to the future direction of the United Way.

It was a great experience. Christine Schmidt, who was representing the Billy DeFrank Center, and I sat together and heard many people talk about diversity -- embracing diversity, appreciating it, and taking advantage of the skills of diversity. We felt very good about this, unfortunately, when people took the time to describe diversity, it included only race, color, religion, sex, national origin, age

(sometimes), and handicaps. Christine and I found ourselves holding each other's hand, and muttering under our breath, "SEXUAL ORIENTATION." We did get louder as the day wore on.

Evidently, we weren't the only ones to feel left out. A hispanic woman stood up and demanded a full definition of diversity. She wanted to know if she was included. Realizing that keeping my mutterings to myself did not accomplish anything, I finally stood up and told this woman that yes, she was included in my definition of diversity. I then proceeded to chastise the rest of the group for leaving out the gay, lesbian, and bisexual community.

You may be thinking, "Good," "Wonderful," or even "So what?"

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HTG

Coming Attractions

By Pete Conroy

Activities Committee - Monday, November 1

The meeting this month is at Dale's, down Bascom Avenue near Los Gatos. If you would like to attend and need directions, leave a message on Voicemail and we'll call back. The meeting starts at 7:30 PM.

Election Day - Tuesday, November 2

Don't forget to vote. Polls are open from 7:00 AM to 8:00 PM.

Executive Committee - Tuesday, November 2

If you would like to attend the Executive Committee meeting, leave a message for A.J. on Voicemail. But don't forget that this is election day - get out there and vote before going to the meeting.

Dessert Orgy - Saturday, November 6

Here's your chance to show off your culinary skills and at the same time satisfy that nagging sweet tooth as it probably has never been satisfied before (unless you attended one of HTG's previous Dessert Orgies). Get out Grandma's favorite old recipe or find that luscious-sounding one you spotted recently in a new cookbook and have been just dying to try. Or you could even get creative and make up something brand new. Store-bought items are discouraged and definitely are not eligible for awards.

Award certificates will be given for: Best Chocolate Dessert, Best Use of Fruits and Nuts, Most Like Mom's, Best Effort (in a losing cause?), and the judges may even make up categories on the spot.

Bring your entries to Pete and Don's at 8:00 PM; judging will begin promptly at 8:30. As soon as the judges are finished with their tasting - It's Pig-Out Time! In addition to the desserts, you will also get to see the new Nelson/Conroy kitchen, the wonder of the West Side.

If you need directions, leave a message on Voicemail.

HTG Women's Caucus- Sunday, November 14

The Women's Caucus meets at 6:00 PM, one half hour before the general meeting.

HTG Monthly Meeting - Sunday, November 14

The program for the November meeting will be a panel discussion to educate and answer your questions on the leather and fetish communities. This was a very popular program two years ago. Among the speakers will be HTG member, Graylin Thornton who was recently selected as the 1993-94 International Mr. Drummer. He will be joined by Spot, International Drummer "Boy", and others.

Meetings are held at the Billy DeFrank Community Center. See the map on page 8 for directions. The potluck begins at 6:30; the business meeting at about 7:30.

Dinner Night at Eugene's - Wednesday, November 17

HTG resumes its long tradition of sampling the best of the area's many dining opportunities with a visit to Eugene's Polish Restaurant in Los Altos. This is a cuisine probably as exotic to left coasters as our routine Vietnamese or Cambodian is to rust beltters. Gene will have details at the November HTG meeting. If you would like to go but can't make the meeting, leave a message on Voicemail.

South Tahoe Skiing - Friday - Sunday, December 3-5

Our first ski trip of the year will be at houses near the California entrance to Heavenly Valley. Even if there isn't any snow, this is only about a mile from the casinos in Lake Tahoe City (formerly Stateline) and the area's only gay bar/disco.

Cost for the weekend is \$55, which includes two night's lodging and continental breakfast. Sign up (with payment) at the November HTG meeting. For more information, call Bill at (510) 713-BILL (2455) evenings and weekends, or (415) 962-6067 weekdays.

HTG Monthly Meeting - Sunday, December 12

December is traditionally a strictly social meeting with no guest speakers planned. This is also our holiday potluck. HTG will provide the turkeys, and members bring the trimmings to make a holiday meal.

Speaking of the turkeys, we are looking for three people to volunteer to make a turkey and bring it to the meeting. HTG will reimburse for the cost of the turkey. If you would like to volunteer, please contact AJ.

Future Events - Details of the following events will become available as they approach.

Brigadoon - Friday, December 10

N. Tahoe Skiing - Friday - Sunday, January 28 - 30, 1994

Bear Valley Skiing - Friday - Sunday, February 18 - 20, 1994

Yosemite Skiing - Friday - Sunday, March 4 - 6, 1994

Wine Tour - May, 1994

HTG

HIGH TECH GAYS
professionals in high technology industry

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- HTG/Outreach BBS (300bps - 14.4kbps/v.32bis/v.42bis/MNP, calendar, jobs, messages, & more!): (415) 572-9594 (public line) (408) 374-6608 (contributor line) Allan Hurst, Sysop
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Anyone interested in HTG may sign up on our mailing list to receive the newsletter free for three months. To become a member of HTG, send a check with your name and address for one of the amounts below to the above address

Yearly Membership Rates:

Individual.....	\$30
Family.....	\$50
Full-time Student.....	\$12

For information on advertising or submitting articles, contact Steve Weirauch at (408) 272-5555. The deadline for advertising or articles is the second Sunday of each month.

Advertising rates:

Business Card (3.5 x 2").....	\$25
1/4 page (3.75 x 5").....	\$40
1/2 page (7.5 x 5").....	\$70

High Tech Gays is a Cooperating Organization Member of NGLTF.

When signing up for Activities - Send payments directly to the person running the activity, or if the address is unknown, send it to: HTG Activities, c/o Dale Benjamin, 3589 S. Bascom #3; Campbell, CA 95008.

Billy DeFrank Center Update

by AJ Alfieri

Last month I attended the Billy DeFrank Center's Annual Membership meeting. They were electing new members to the board. As those of you who attended the "Isn't It Romantic" Dinner/Dance know, Michael Mitchell was elected as the new president, and HTG member Mark Patrosso is now on the board. You can get a complete list of new officers and board members from the DeFrank newsletter.

What? You don't get their newsletter? My goodness, that means you're not a member of the fourth largest Gay/Lesbian/Bisexual Community Center in the whole US of A! This wonderful community center is overflowing with activity:

- It serves as home to many organizations such as HTG who hold their regular meetings and special events at the center.
- Events from animal obedience classes

to stop smoking programs are held regularly.

- It houses the switchboard, which is often a person's first contact with the community.
- It is a source of information for both the lavender and straight community.
- It is a place to redefine family, when our blood throws us out the door.
- It offers emotional support with mental health counseling.
- Services specifically for the youth of the community are now being offered.

As many of you may know, the Billy DeFrank Center is planning to move within the next year. The main reason is that the current building is too small! Another is the new San Jose Arena just around the corner. The Center is supposed to be a safe place for people to come, and the perception of "beer-swilling hockey fans" causing problems is very real. Whether this actually becomes a problem will remain to be seen as the hockey season

begins. Also as a point of first contact for someone frightened about coming out, or even being seen in the community, that corner of Stockton just has too much traffic.

To take on the task of finding a new home, a relocation committee has been formed. Their primary focus is to seek out a site and people with the expertise in locating and securing capital funding. The goal is that the next Billy DeFrank Center will be owned, not rented. Staying in San Jose is a priority, along with safety and adequate parking. The target is to be in a new facility by June of 1994.

How can you help? Become a member of the Billy DeFrank Center. Better yet, become an Acorn member, where you send the center a few dollars (\$10, \$25, \$50) per month. This helps provide a stable foundation of reliable monthly income. Then come use the center, and support its many events.

PLANNING, Continued from Page 1

domestic partner when it comes to financial and estate issues.

He finished by mentioning the eight points Merrill Lynch emphasizes when analyzing a financial plan:

- 1) Net worth
- 2) Tax considerations
- 3) Current & retirement asset allocations
- 4) College education planning
- 5) Estate planning analysis
- 6) Retirement analysis
- 7) Disability analysis
- 8) Survivorship analysis

Estate Planning

The third speaker was James Cashman who spoke about Estate Planning. A sound estate plan will make sure that your wishes are carried out after you die.

James discussed a few of the ins and outs of probate. Probate is probably one of the most disliked words when it comes to settling a person's estate. In California, getting through probate usually takes a minimum of one year. Also, all records in probate become public documents that anyone can see.

He stated that there are two ways that you can avoid probate with your major assets:

- 1) Hold property as a joint tenancy. This will transfer the entire property to the surviving partner.
- 2) Create a revocable living trust. This transfers all of your assets to a trust of which you are in control. Upon your death the trust is transferred to whomever you specify. Because the legal title to the assets is held by the

trust and not by you, the trust will not be subject to probate.

Another element in an estate plan is the need to update and keep current Life Insurance and retirement plan beneficiaries.

His final point was with regard to two critical health care documents.

- 1) The Durable Power of Attorney for Health Care -- this allows you to appoint someone to act on your behalf with health care decisions. This power is effective only upon the physical or mental incapacity of principal person.
- 2) The Declaration Concerning Life Systems Treatment ("Living Will") -- this expresses the person's desire not to be kept alive on life support systems when there is no prospect for recovery.

James also provided literature on some of the most commonly asked questions with regard to estate planning.

These presentations were only a brief outline of what should go into a sound financial plan. Everyone is different with unique circumstances that often cannot be adequately covered in a printed financial planning guide. Therefore, it is highly recommended that a person spend at least an hour with a financial planner to go over their specific needs.

We would like to offer a big thank you to Stacy, Jim, and Gaylord for their presentation, and a very special thank you to

John for pulling this all together. It was a very enlightening presentation.

For more information

To obtain information, or get help setting up your own financial plan, contact:

Stacy Saetta
or James Cashman
with Berliner Cohen
(408) 286-5800

Gaylord Galiher
with Merrill Lynch
(408) 283-3024.



Christmas In the Park

Once again it's that time of year for cheer and debt. The holidays are quickly creeping up on us. It's also "Christmas in the Park" at Plaza Park in downtown San Jose. Wouldn't it be great to have an HTG presence at this event? Civic groups from all over town decorate holiday trees, so how about one sponsored by HTG decked out in High Tech Gear?

Several people expressed an interest in this at the October meeting, and if anyone else is interested, call AJ or leave a message on Voicemail.

It is important for us to be visible. Let grown-ups, and kids know it's okay to be gay or lesbian, and celebrate the holidays at the same time!

The Gay American Smoke Out!

Thursday November 18th

To coincide with the American Cancer Society's **Great American Smoke Out**, the Last Drag, South Bay together with The Sentinel in San Fransisco and the Tobacco Free Bay Area Community Linkage Project are cosponsoring the **Gay American Smoke Out**.

Event spearheaded at 11am Press Conference

at the Billy DeFrank Lesbian and Gay Community Center
175 Stockton Ave., San Jose.

The main thrust of the **Gay American Smoke Out** is to encourage bar owners to go smoke free. Secondhand Smoke is dangerous to your immune system and your general health.

Gay Bars going Smoke Free, Thursday November 18th.

The success of the **Gay American Smoke Out** is dependent on **your** attendance. Bar owners are reluctant to go smoke free because they are afraid it will hurt business. Prove them wrong by attending, *en masse*, with all your friends!

Gay Bars Going Smoke Free Thursday November 18th

The Saint (Club St John) - 170 W St John St, San Jose. Disco dancing all night, Casino in other part of bar, Vina Miss Gay South Bay will sing in the Casino.

Greg's Ballroom - 551 W Julian St., San Jose. Graylin Thornton, International Mr Drummer, Special fund raiser event, food, auction.

The Watergarden - 1010 The Alameda, San Jose. Finger food, and smoke free fun.

The Rawhide - 280 7th St., San Fransisco. Special hoedown, entertainment and fun all night.

Show up as early as you can to show bar owners we want smoke free bars, and smoke free events.

Call Gabrielle Antolovich, (408) 293-AGAY



Treasurer's Report

by Frederick Parsons

We have recently completed the installation of all HTG Finances to the financial program "Quicken" by Intuit. The power of

this program enables us to keep a very tight accounting of all HTG funds. Below is the HTG cash flow for the year ending

April 30, 1993. (Note: HTG's financial calendar runs from May 1 to April 30.)

HTG Cash Flow for Year Ending April 30, 1993

Beginning Balance \$9053.72

Income

Bank Interest	\$157.95
Membership	\$11,264.00
Advertising (Newsletter)	\$1,835.00
Donations	\$375
Activity Income	<u>\$13,470.72</u>
Total Income	\$27,102.67

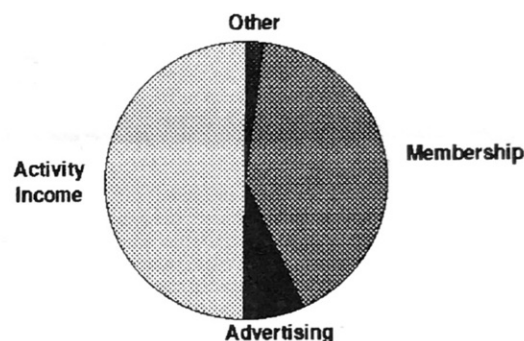
Expenses

Utilities	\$2,821.62
(Voicemail, Rent, Storage, BBS)	
Bank Fees	\$41.22
Newsletter	\$5146.90
Supplies	\$2620.29
(Postal, Office, Meeting, Brochures, Displays, Banners, Letter Writing Campaign)	
Parade/Rally	\$210.00
Advertising	\$300.00
Contributions	\$935.86
Activity Expenses	\$12,546.07
Taxes	<u>\$800.00</u>
Total Expenses	\$25,421.96

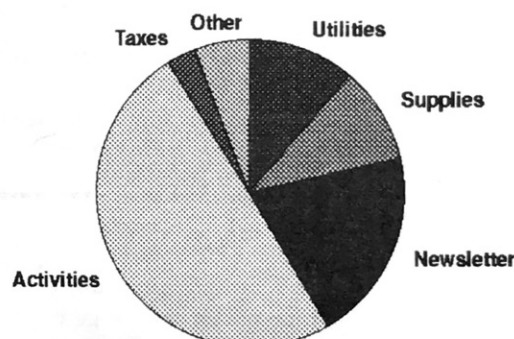
Net Cash Flow \$1700.71

Ending Cash Balance \$10,754.43

HTG Income



HTG Expenses



LAVA Awards

The Lesbians of Achievement, Vision, and Action (LAVA) Nominations Committee invites you to submit nominees for the following awards to be presented April 2, 1994. The awards honor persons whose contributions have enhanced the image or understanding of lesbians within or outside of the community.

Three awards are offered in the following categories:

Public Service - for an individual who has demonstrated the above contribution in the areas of government, politics, education or any other government supported function.

Private Creation - for an individual who has demonstrated the above contribution in areas such as the arts or business where the livelihood is supported by the creation of a product or service.

Community Service - for an individual who has demonstrated the above contribution in areas supported by community funds such as nonprofit agencies or political organizing groups.

General Criteria

Each award is for those activities which further the cause described above. There are however, general criteria which must be met by all nominees:

- The nominee must be willing to be out to the press
- The nominee must have specific, identifiable accomplishments which demonstrate leadership in the fields defined by each award
- The nominee should live in the surrounding nine counties plus Modesto.

Nominations can be submitted by anyone

interested in encouraging the purpose of this event. To nominate someone:

- 1) List the name of the award
- 2) Give the nominee's name, address, and phone number
- 3) List the activities/accomplishments pertaining to the award
- 4) Include your name and phone number
- 5) Nominations are due by November 5, 1993

Submit your nomination to:

LAVA Dinner
c/o BACW
55 New Montgomery St., Suite 606
San Francisco, CA 94105

Questions? Call (415) 495-5393

The following article appeared in the January, 1988 edition of the HTG newsletter.

Jean Kovalich Settles with D.I.S. -- HTG to Get Refund

by Rick Rudy

After nearly two years of battling with the Defense Investigative Service on a charge of anti-gay discrimination, Jean Kovalich reached an out of court settlement on December 12 (1987).

Kovalich stated that she is "happy to remain a member of the agency family and welcomes the end of the litigation."

Attorney Dick Gayer said that he felt that the government was using the Kovalich case as a test of the strength of the gay community, to see how far it could be pushed. They now know that the gay community cannot be robbed of its rights and remain passive, he asserted.

In 1985 Kovalich had been promoted to Supervisor of investigators, when during a normal clearance review interview, DIS "discovered" that she was a lesbian, a fact she thought was widely known and accepted. She was promptly removed from her supervisory position. DIS contended that being a

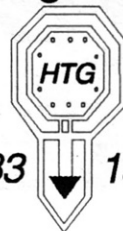
lesbian made her unsuitable for a supervisory position and, additionally, that she did not "admit" to being a lesbian before she was asked.

Kovalich and attorney Gayer sued DIS for discriminatory practices and, just before the case was to go to trial, Federal District Court Judge Legge suggested that the government accept an out of court settlement.

Seeing the handwriting on the wall, and afraid of the precedent which could be set by losing the case through a trial, the government caved in and settled.

According to Gayer the terms of the

Looking Back...



1983 1993

settlement include:

1. Kovalich will be reinstated to the first supervisory opening which may come along;
- 2) In the meanwhile she will receive the grade (GM-13) and pay of the supervisor's position while performing the duties of an Investigator (level GS-12);
- 3) She will receive back pay at the supervisor's rate;
- 4) The record of her demotion from supervisor will be removed from her personnel file; and
- 5) The government will pay all court and attorney fees she incurred.

High Tech Gays contributed \$500 to Jean Kovalich from out HTG Legal Defense Fund and Dick Gayer expects that when he is repaid by the government for the court costs, HTG will receive back its \$500. This money will go back into the HTG Legal Defense Fund to assist some other gay rights litigant.

Sanctuary For Children

by Dean Denison

Recently, I have become involved as a volunteer with an organization that should be interesting to others in the gay community. The Sanctuary for Children seeks to help "throw away" kids living on the streets of San Jose. It turns out that about a third of these kids are gay or lesbian. What a tragedy that the families of these kids have made life so miserable that living on the street is preferable to staying in the family unit.

The Sanctuary staff, many of whom are "graduates" of the street, work with these teenagers, 12 to 20 years old, in an open, accepting, trusting environment to show them that there are better ways of living their lives. Left on the street, they are prey to drug dealers, child pornography producers, and/or prostitution rings. The Sanctuary, working with very limited resources, provides outlets for the energy of the kids through art and theater projects which are run, to a large extent, by the kids themselves. Food, shelter, clothing, and necessities are provided where possible. Accepting them as they are and not trying to force them into an "acceptable" societal mode promotes the kind of trust that makes development

of more positive self image possible. Success to the Sanctuary staffer is to see a kid grow toward self-sufficiency and self-confidence. Failure is sometimes characterized by death.

Why am I writing this? I am hoping there are others like me who care about what happens to other gay people in our society and who might want to reach out to help. More than anything, donations are needed. If you are looking for a meaningful place for your charitable dollars, think about the Sanctuary for Children. If your company matches gifts, as mine does, that is even better. The Sanctuary does not accept or solicit money from political entities - they want to control, and that defeats the building of trust these kids need. Corporate and personal gifts are the main source of funding.

If you would like to help, the address is:

Sanctuary for Children
951 Willowleaf Dr. #1402
San Jose, CA 95128.

Be OUT Every Day

by AJ Alfieri

National Coming Out Day has come and passed. The day serves as a reminder of the power we have to overcome hate and bigotry by being out, being visible, being brave. We can show our pride in many ways.

I was out shopping in the mall for a gift several weeks ago, wearing those ever-fashionable Freedom Rings. The guy behind the counter saw them and asked me what they were. Was I celebrating the fact that the Aussies had won the honor of hosting the Olympics? Time froze, I froze, a young woman who was also behind the counter froze. I swallowed and said, "No, these are freedom rings. They are used as a fund-raiser for the gay and lesbian community and are used to celebrate its diversity." Needless to say I felt good at meeting this small challenge, but what really made it all worth while was seeing this guy's co-worker, the young woman, almost go into somersaults of joy. "Yeah, yeah, that's what they are!" she responded with enthusiasm.

A small battle was won for both of us.

Ask a Busy Person . . .

An acquaintance once said, "If you want a job done, ask a busy person." That is very true in HTG. It's amazing how much of an impact HTG members have on shaping our community -- both in the gay community and the world beyond.

We would really like to know who in our organization is giving their time and talents working with other groups. No amount of effort is too small. Even if you offer your services, and are not contacted for help, let us know. Sometimes a follow-up call will help make things happen.

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on sale at Leather Masters, 969 Park Ave.

and at Metropolitan Community Church

65 S. 7th St.

Both in San Jose

For more information and credit card ticket sales

call (408) 275-6344. Leave your name and phone number, we'll return your call.



Photo by John Bessire

HTG's Barefoot Ski Team - Jay, Paul, Chris, Kevin, & John



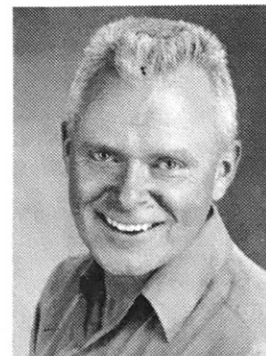
For Your Information

HTG regularly receives complimentary copies of newsletters and press releases from many other organizations in the Bay Area, and from all over the United States. The latest copies are always available for perusal from AJ at the regular monthly meetings. Ask to see the blue binder.

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DIVERSITY, Continued from Page 1

But what is this article about? Well, it's about us. Within our own community we often leave someone out of the picture. At times the men of HTG threaten the strength of our community by not reaching out and including our lesbian sisters. We must encourage the women we know to take an active part in HTG. We should also attend some women's events as well. How many men have gone to one of the Sisterspirit Coffee Houses? Not only are these events entertaining, but they are educational. We will continue to be ignorant of each other's needs and issues until we start to socialize and work together.

One effort along these lines is the rebirth of the HTG Women's Caucus, which meets at 6:00 PM, one half hour before the regular meeting. This is where I put the onus on the women to show up, make their voices heard, and their needs known. I thank the women who showed up for the brunch at my house a few months back, but let's not leave it to them alone in these efforts. Support your sisters, and show up at 6:00 to meet them.

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Community Specialist
24 Hours: 408.996.7877



HTG Policy on Housing and Employment Ads

It is HTG's policy to run ads for employment and roommates wanted free of charge for all members. Ads must be received by the publication deadline (at the monthly meeting on the second Sunday of the month). To submit an ad, send it to Steve Weirauch (3294 Mt. Logan Dr., San Jose, CA 95127), E-mail it on the BBS to user name: STEVE WEIRAUCH, leave a message on Voicemail, or give it to Steve at a meeting.

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EquiFirst Mortgage

HTG Activity Refund Policy

All HTG Activities are self-supporting with no funds budgeted from the treasury. Many of the costs involved in organizing an activity are nonrefundable to HTG, therefore unless specified otherwise, refunds cannot be given for cancellations. The only exception is if someone is found to fill the vacant slot.

