

The Newsletter

Published by CCBA, P.O. Box 92614, Milwaukee, WI 53202. All rights reserved. Your comments and submitted materials are encouraged.

OCTOBER

PRESIDENT'S AIDS PROPOSAL DENOUNCED AS INADEQUATE

SAN FRANCISCO—The coordinator for the mobilization against AIDS balked at President Reagan's defense of the amount of money being spent to research Acquired Immune Deficiency Syndrome, calling it 'loose change.'

Paul Boneberg, 32, said late Tuesday the \$126 million budgeted next year for AIDS research was 'loose change' that "won't even finance a public education program" to fight the disease.

"We want one hour of federal government spending for AIDS," Boneberg in a telephone interview. "That's approximately \$500 million, somewhere in the range of what we think the government should be spending on AIDS."

The mobilization against AIDS is a membership organization fighting for federal legislation to protect AIDS victims. It stresses education, as prevention, and research into the cause of AIDS and treatment of AIDS sufferers.

Reagan told a Capitol Hill news conference Tuesday the disease that attacks the body's immune system and mostly affects homosexual men and intravenous drug users has been given 'top priority.'

The President avoided answering whether he would send his own children to school with victims of the deadly disease, but he asserted the \$126 million is a large contribution towards dealing with the problem.

"I think with our budgetary constraints and all, it seems to me that \$26 million a year for research has got to be something of a contribution," Reagan said.

Boneberg said, "we don't believe the President has a coordinated effort to fight AIDS. We are losing the war against AIDS. The \$126 million is not enough. He knows what it takes to educate people—he ran for president."

October 13

BUSINESS BRUNCH

- Where?** Marc Plaza
- Time?** 11:30-12:15 Eye Openers - No Host Bar
12:15 Brunch
- What?** Fluffy Scrambled Eggs
Cheese Blintzes with Fruit Toppings
Sliced Country Ham
Chilled Juices
Fresh Fruit Platter
Hash Browned Potatoes
Assorted Breakfast Rolls
Danish Pastry
Butter and Preserves
Beverage
- Price?** \$10.00 Pre-paid pre-registration by Wednesday, October 9.
\$11.00 Pre-registration by mail or phone (445-5552) by October 9.
\$12.00 Registration after October 10
- Topic?** Money Talks! Come and Learn the Language
- Panel?** Attorneys Angermier and Rogers
CCIC Representative Ralph F. Navarro
Accountant William Domer
Attorney Tom Martin

Behind the

- Topic:** If you answer yes to two or more of these question, you do not need to attend this vital program of *our* top experts.
- 1) Do you have all the money you will ever need for the rest of your life?
 - 2) Are you pleased with the amount of taxes you pay?
 - 3) Do you have your will? Your Power of Attorney Papers? Your Life Insurance beneficiary in order? Pension Plans?
 - 4) Are you getting the *best* return on your IRA's? HR 10's?
 - 5) Are your Estate Taxes going to be covered?

The Business Enhancement Committee of CCBA has chosen to follow a new path in bringing you, our members, the best information, on topics vital to our lives. Look forward to other exciting programs throughout the year. Our primary purpose is to open doors for ALL of us to live healthier and happier lives!



INSURANCE NECESSARY NOW SAY GAY LEADERS

Insurance companies are going to begin actively discriminating against any person who has been exposed to the HTLV-III/LAV virus. That is the inescapable conclusion drawn from statements by both Northwestern Mutual Life Insurance Company and Wausau Insurance Company spokespersons at a hearing here in Milwaukee by the Wisconsin Legislature's Committee on Health.

Even though there is NOT a test for AIDS, these companies are saying that if they don't get access to ALL medical records (something impossible at this point in Wisconsin because of a statute passed with the recent 1986-88 budget) they will be forced to write into all their contracts that if a person dies of AIDS within 5 years (or some other term) of the original application, the contract will be null and void.

The Milwaukee AIDS Project has responded that the attempt by the insurance industry to surcharge and even deny applicants because of carrying an anti-body (there are over 1 million people in the US at this time thought to have been exposed to the 'AIDS virus') is patently absurd. MAP does not argue with the insurance industry when a valid test for AIDS goes on the market place. The 'Bottom Line' suggestion is that if a person does not yet have his/her disability insurance and a sound life insurance program in place, it is vital that they do so NOW to avoid what is sure to be broad based discrimination. Members are urged to contact a CCBA financial planner or insurance agent (see directory).

BOARD NOTES

Held on September 24 at the home of Treasurer Steve Byers.

Treasurer's Report: Byers reported on the finances from the Community AIDS Forum (see article this issue). The end of August balances include \$642 in savings and \$1119 in checking, with approximately an equal amount in payables, making the organization's balance sheet even. The savings account has been transferred to the City's only minority-owned bank, North Milwaukee State.

The PR committee made recommendations on supplying the Public Library with subscriptions to the *NATIVE* and other gay publications. The matter was incorporated into discussions of other publication and publicity projects as a part of upcoming fundraising efforts.

The membership committee is in need of people to assist in two areas, those being the welcoming function at our meetings, and the clerical follow-up work. Interested parties should see Chairman David Koetz.

The Affiliated Organizations, consisting of CCIC, CCAF and MAP all are very busy and well fulfilling their organizational goals.

At large members report varying degrees of success in contacting members, and remind members that they should check out their membership label for the code indicating their appointed at-large member, who would be happy to hear from all members.

The Business Enhancement Committee reports the impending completion of two major projects, the October business panel and the public directory. The committee will celebrate its first anniversary on February 4.

President Haupt reported ongoing involvement with the Milwaukee AIDS Project in expanding its support base. He also reported the appointment of Lowell Warshawsky as a new at-large board member.

(Other items of business are reported elsewhere in the Newsletter)

OUTINGS GROUP PLANS TWO THEATRE PARTIES

The Outings Group is planning two theatre parties for CCBA members and guests. One Wednesday, October 30 at 8 pm, we will see the Rodgers and Hart 'Slaughter on Tenth Avenue' musical, *On Your Toes* at the Riverside Theatre. Milwaukee is the first city in the nation to see this Broadway road tour. Featuring the Broadway set and cast, the play stars Bolshoi Ballet defectors Leonid and Valentina Kozlov, repeating their Broadway roles. *On Your Toes* features such Rodgers and Hart hits as 'Small Hotel,' 'It's Got to Be Love' and 'Quiet Night.' Ticket prices are \$28, \$23, and \$18 plus a \$1 service charge per ticket. Reservations deadline is Monday, October 14.

On Saturday, November 23, we will attend the Clavis Theatre's production of *Execution of Justice* by Emily Mann. The Clavis is the Midwest premier site of this riveting docu-drama. It is based on the murder trial of Dan White, the assassin of San Francisco mayor George Mascone and Harvey Milk, the nation's first openly gay elect politician. In the form of a huge dream we hear the actual words of the participants in one of the most divisive and inflammatory trials of the century.

Members of the Metropolitan Business Association of Chicago and GAMMA Milwaukee will be joining CCBA for a 6:30 pm fish fry on Friday the 22nd for interested persons at Turner Hall. Tickets for the show are \$7 each (with 30 or more attending). Reservations must be received by November 12. For further information on the fish fry or either show call Jerry Johnson at 372-2773. Guests are welcome.



UPCOMING EVENTS

- OCTOBER**
- 1 **Business Enhancement Meeting.** J. Manders 332-7060.
 - 13 **Business Brunch meeting.** Marc Plaza 445-5552.
 - 17 **Executive Committee Meeting.** 374-5599.
 - 20 **Wine Tasting Club Meeting.** 278-0328.
 - 22 **Board Meeting.** 374-5599.
 - 24 **After Work Finale**
 - 29 **Newsletter Mailing.**
-
- November**
- 5 **Business Enhancement Meeting.** J. Meeting 332-7060.
 - 12 **Membership Dinner Meeting.**
 - 14-16 **NABC National Delegates Meeting Palm Springs**
 - 17 **Wine Tasting Club.** 278-0328.
 - 20 **Executive Committee Meeting.** 374-5599
 - 22 **Fish Fry with MBA and GAMMA.**
 - 23 **Clavis Theatre.** 445-5552.
 - 25 **Board Meeting.** 374-5599.
 - 27 **Newsletter Mailing.**



CCBA Member Businesses

ACCOUNTANTS

WILLIAM DOMER AND ASSOCIATES
Financial and Tax Consultants
1219 North Cass
224-0863

C.A. KLEIN BOOKKEEPING SERVICES
3909 East Squire
Cudahy
483-9519

TODD STREHLOW
Tax Services and Accounting
1800 East Capitol Drive
964-5100

ARCHITECTS

THOMPSON & ASSOCIATES
Architects
964-3610

ART/ADVERTISING

ALPHA COMPOSITION
Phototypesetting
144 North Water Street
278-8686

ASA COMMUNICATIONS
*Advertising, Public Relations,
Specialty Publications*
P.O. Box 92222, Milwaukee 53202
374-5599

IBACH CREATIVE GROUP
Creative Service for print, radio and TV ads
823 North Second, Suite 514
272-6664

ORLOFF
Concept and Design
291-9999

PROGRESSIVE PRINTS
Printing
2909 North Humboldt Avenue
264-5345

ATTORNEYS

ANGERMEIER AND ROGERS
625 North Milwaukee Street, #404
289-9200

STEPHEN M. BYERS
224-9758

JUDITH LAUFER
1139 East Knapp
271-9101

THOMAS E. MARTIN
General Practice of Law
161 West Wisconsin Avenue
765-9333

BOYD MCGRANAGHAN
3741 West National Avenue
649-9790

BARS

THE FINALE
808 East Center Street
372-6664

LA CAGE
Video/Dance Bar
801 South 2nd Street
383-8330

M&M CLUB
124 North Water Street
347-1962

THIS IS IT
418 East Wells Street
278-9192

WRECK ROOM
266 East Erie
273-6900

YOUR PLACE
813 South First
647-0130

CHURCHES

ALL SAINTS CATHEDRAL
Episcopal
818 East Juneau Avenue
289-0801 -Harry Vedder

COUNSELING/ THERAPY/HYPNOSIS

EASTTOWN THERAPY SERVICES
Psychiatry Psychotherapy
Milo G. Durst, MD
Robert A. Holzhauser, ACSW
273-7173

MICHAEL J. ROLLER, M. ED., N.C.C.
633 West Wisconsin Avenue, Suite 1717
272-6868

TURNING POINT FEMINIST COUNSELING
Counseling/Therapy
Mary A. Palmer, MSW
278-0492

WELLSPRING CLINICAL ASSOCIATES
Mental Health Services
224 North 76th Street
257-1878

CRAFTS/TRADES

DIFFERENT STROKES PAINTING COMPANY
2833 South 34th Street
383-3562

IMPROVEMENTS BY RONALD ROZMAN
*Siding, Gutters, Windows, Doors,
Awnings, Porch Enclosures*
5631 West Beloit Road
453-7278

SECOND CENTURY RENOVATIONS
3631 Shangri La Road
Oshkosh
235-3380

DENTISTS

BARTLEY BELL, DDS
400 West Silver Spring Drive
963-0223

L.T. DEGRAFF, DDS
4612 West Center Street
871-5777

CRAIG W. LARRABEE, DDS
MICHAEL BERNKLAU, DDS
2532 East Bellevue Place
963-9440

DR. JOHN SCADUTO, DDS
611 North Broadway, Suite 10
272-7747

ENTERTAINMENT

CLAVIS THEATRE
Stage Productions
1823 East Kane Place
272-1340

MIDWEST MUSIC DISTRIBUTION
Recordings and Concert Promotion
207 East Buffalo
278-0066

PARKWAY ENTERTAINMENT COMPLEX
3417-23 West Lisbon Avenue
342-2446/933-2880

FLORISTS

FLOWERS BY WALTER
503 6th Street, Racine
633-7707

HILLMANS FLOWERTOWN
2143 South Muskego
645-2482

JIM MANDERS - THE SHOREWOOD FLORIST
3955 North Prospect Avenue
332-7060

GIFTS

SANDS GIFT SHOP
3968 South Howell
744-3460

THINKING OF YOU ON BROADWAY
Cards, Gifts
147 North Broadway Street
273-5969

HAIR STYLISTS

TRAVIS AND COMPANY
Hair Design
724 North Milwaukee Street
272-HAIR

HEALTH CLUBS

CLUB MILWAUKEE
Health and Social Club
704A West Wisconsin Avenue (rear)
276-0246

INDEPENDENT

DONALD BOYCHUK
Antiques/Estates/Liquidation
475-7687

DAVID SIKORA
Court Reporter
332-7604

INSURANCE AND FINANCIAL PLANNING

EQUITABLE LIFE AND FINANCIAL SERVICES
Ralph Navarro
Equity Qualified Agent
276-2000

PETER WEBER
Independent Insurance Agent
5600 West Brown Deer Road
355-9111

MEDICAL/CLINICS

BRADY STREET STD CLINIC
1240 East Brady Street
272-2144

PHOTOGRAPHY

BRETFLOW STUDIOS
476-3777

PUBLICATIONS/BOOKS

WEBSTER'S BOOKS
2559 North Downer Avenue
332-9560

WISCONSIN IN STEP/IN STEP GRAPHICS
Biweekly News Publication
624 North 27th Street
931-8335

REALTORS/PROPERTY

TODD JANCHAN
Metrotech Corporation
226-4060 or 273-0551

**QFI PROPERTY MANAGEMENT
AND DEVELOPMENT**
Mike Ferguson, David Koetz
226-4072

GREG QUINDEL
Real Estate Services
Metrotech Corp.
226-4060

JIM RITTER JR.
Merrill Lynch Realty
962-3000 or 271-5508

SEYMOUR STEIN
Realty, Investments
278-0328

RESTAURANTS

GLASS MENAGERIE
Serving Lunch and Dinner
124 North Water
347-1962

SECRETARIAL/RESEARCH

SHALOM ENTERPRISES
445-5552

SUNRISE BOOK REVIEW
Library Research Service
Michael J. Lowrey
372-9745

SOUND SERVICES

SOUND TECH
Custom Recording Service
F.C. (Kip) Filkins
272-6613

TRAVEL

TRAVEL ENCOUNTERS
Ken Kurtz
400 North Broadway
271-7655

Spotlight On

OUR ATTORNEYS

Providing a 'flashlight' so that we may walk through the increasing complexity of our legal system, the CCBA Attorney's stand ready. We are truly fortunate to have such a significant group of legal representatives working for us.

Whether it is something as simple as drafting a will or power of attorney papers (both things *essential* for lesbians and gay men—witness the recent case in Minnesota where a lover was deprived of her life mate because the family got a court injunction to keep her away forever after a major accident). Or it is a house closing or a minor tiff with any level of government. You need an attorney as much as you need your doctor, dentist or financial planner. These people would make up our core group of professionals who work carefully with us.

All of our attorneys are listed in the Directory.

■ Bob Angermeier, a law graduate from Indiana University in 1975. Bob focuses much of his legal energy on the areas of civil rights, personal injury and domestic concerns. This ever 'up' and positive gentleman, who is married with one beautiful 3 year old, believes that the greatest area of concern to us should be in legal planning in personal relationships.

■ Steve Byers, degreed from Marquette University in the practice of law, is one of those super people who is in the General Practice of law (so rare to find a generalist these days). Not only is Steve, like Bob, involved in professional organizations, but he is totally involved with the Brady East STD Clinic and the Milwaukee AIDS Project. Steve believes that our greatest concern should be in the area of civil rights protection and proper Estate Planning. Steve's significant other is Bruce Campbell.

■ Judith Laufer, a 1981 UW-Madison law graduate, spends a significant amount of her professional time in the areas of contracts, estates, general business and criminal law. Judith, like Steve, is a member of the CCBA Board and is involved with other aspects of her communities. This high energy professional is in practice with her brother Hal—another friend of our community. Her greatest concern is about the growing legal repression toward many of us, especially as the AIDS scare grows.

■ Tom Martin, Phi Beta Kappa graduate of Brown University and a law graduate of UW-Madison in 1975, concentrates on trial work, criminal defense as well as the general practice. Tom's credentials and broad expertise hold him in high esteem among peers and especially members of our community, whom he has served with dedication. His significant other is the warm and handsome Gary Swarz. Tom is a subscriber to the historical axiom that our present tolerance is transitory and the we 'must stand our ground' when the inevitable backlash takes place to 'stand against intolerance and bigotry of all kinds.'



■ Boyd McGranaghan, a Philadelphia born lawyer is a law graduate of Marquette University of 1979. In addition to serving as Vice President of CCBA, Boyd has broad based interests in the political world and has worked on developing a political action committee for our general concerns. Boyd's legal concentration is in the areas of civil litigation, medical malpractice and insurance related litigation. In his spare time, this bonnie Irish lad works with the Polish Fest Committee. His life partner is Denis Jackson and their friendly huge puppy Oscar.

■ Mark Rogers, a graduate of the University of Illinois and the law school at the University of Indiana in 1974, focuses his work on employment and housing discrimination, personal injury, divorce, criminal concerns, business litigation and civil rights. Mark sees employment discrimination and police harassment as our areas of greatest concern. Often seen carrying packages from Wong's Wok for lunch, he is happily married and a truly gentle giant with profound insight and sensitivity.

■ Thomas Zander, Executive Director of the Legal Aid Society located on the edge of the Marquette University campus, is a 1977 graduate of the UW-Madison law school. Thomas's professional involvements place him on the Commission on the Mentally Disabled, and The National Task Force on Involuntary Civil Commitment Guidelines to name just a few. Thomas's life partner, O.C., has recently joined him in Milwaukee from the Chicago area. Gifted with both keen legal insight and intense outrage toward those who abuse lesser gifted people, Tom has already made his mark in jurisprudence and will continue to open many new doors. He believes that our greatest concern is the enforcement of Wisconsin's unique antidiscrimination statutes.

We polled our legal experts to determine what they saw as the most common mistakes the average citizen makes when confronted by law enforcement. Here are their answers:

1. Attempting to talk oneself out of a situation with a law enforcement officer instead of 'shutting up' until the attorney arrives—also known as self-incrimination;
2. Needlessly antagonizing the police when arrested or in conflict situations;
3. Not seeking legal advice immediately;
4. Consenting to searches without warrants present.

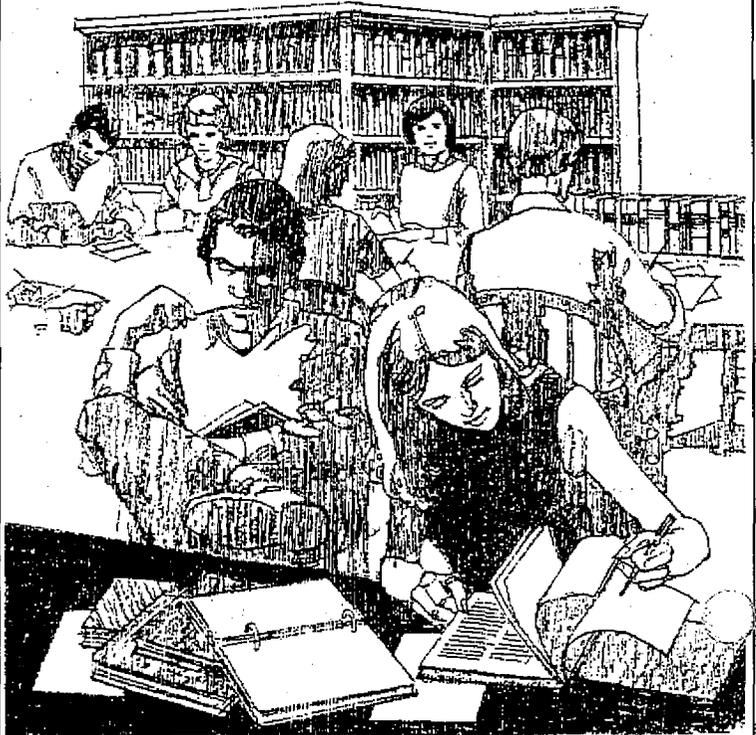
EARNING & LEARNING

How would you like to earn money while you learn how to make even more money? That is what the Cream City Investment Club is all about. Once each month the entire club gathers at a members home to discuss strategies for expanding their collective portfolio.

A first time visit to one of their meetings will prove that the primary purpose of the group is not social, although all members do share a libation or two and other refreshments. The club members track certain stocks, study performance, review insights by other professionals and then decide how much to buy of what. Of greatest significance is the opportunity to work side by side with people who have worked in the stock market for many years.

Now is the time for other CCBA members to begin actively thinking about joining the limited partnership (officially on January 1, 1986). Cream City Investment Club President Leonard Sobczak announced that the CCIC will begin a monthly column in this *Newsletter* to help people learn more about investing and the collective insights of the CCIC. Also, a member of CCIC will be on the program of the October brunch meeting on October 13 at the Marc Plaza.

Leonard also informs us that CCIC will host a broad based investment seminar on November 23, 1985.



The Often-Asked Question

"DO I NEED A WILL?"

By Attorney Thomas E. Martin

Just this year a middle-aged man came into my office literally in tears. He had lived with an older man for over 20 years who had just died suddenly and unexpectedly of a massive heart attack. There was no question in my mind that the relationship between the two was loving and one of mutual devotion.

With one exception: the elderly gentleman who died this spring had never taken the time to write a will. I suppose he thought he had years ahead to provide for his loved one by writing a simple will.

But he did not. The house they shared was sold this summer because the surviving partner had insufficient liquid funds to buy the deceased's half interest from the estate. Fortunately, unseemly disputes with the deceased's family were avoided because the blood relatives did not challenge any claim by the surviving partner to shared personal property. Nonetheless, all of the substantial assets of the deceased will pass by law this fall to the deceased's brothers and sisters, none of whom had much, if any, contact with their brother over the last ten years, and some of whom frankly disapproved of his gay, albeit discreet, lifestyle.

The man in my office asked what, if anything, could be done for him. The answer is simple. Under current law, not much.

The lesson is obvious: gay couples in particular—whose relationship is neither sanctioned nor otherwise recognized by law—absolutely need to have a will. The answers to the questions often asked of me are simple:

1. Is a will expensive? No, not unless significant estate planning or tax planning is involved. Many attorneys will

probably draft a will for \$100 or less. This usually reflects a discount, since most attorneys are delighted to establish a professional relationship with new clients.

2. Do you need a lawyer? No. You can draft a will in your own handwriting, but it must meet strict statutory requirements to be valid. Also, the state legislature has mandated that standardized will forms be provided to the general public. However, the harmful financial consequences of incorrectly drawing a will can be enormous and disastrous. Although this may sound self-serving, the relatively minimal cost of having an attorney perform the work correctly is more than justified.

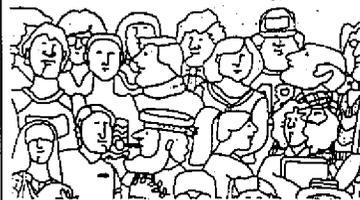


3. What information will an attorney need? You need to decide how you wish to distribute your assets to your friends and relatives, your lover or to charities of your choosing. You need to determine who you wish to serve as personal representative, namely the person who will step in your shoes to manage the details of your estate until it is legally closed. In both instances, I always advise the selection of alternative beneficiaries and an alternative Personal Representative should your initial selection not survive you (you both die in an automobile accident), or if that person declines or is otherwise unavailable. You

should also give some thought to the type of funeral service and the disposition of your remains. Distribution of items of sentimental value can often be indicated on an inventory separate to the will itself, which can readily be rewritten without changing the entire will.

4. Can I avoid probate? Probate is a court procedure which provides for a change of legal ownership of your property when you die. In the absence of any serious dispute between potential beneficiaries, the procedure in Wisconsin can be very simple and often completed within a year or less. There are significant probate-avoiding devices, however. Real estate may be held in 'joint tenancy,' which means that if you own property, when you die the property automatically passes to the other joint tenant. Naming your relatives, children or lover as the beneficiary on life insurance is another common probate-avoiding device. Although the federal inheritance tax has been virtually eliminated except for the most wealthy citizens, Wisconsin's inheritance tax still exists and is particularly high for unrelated, non-blood beneficiaries. If the assets of the estate are significant, some tax planning may be prudent.

5. What is a 'living will' and should I have one? A 'living will' is a medical directive intended to insure that your life is not artificially prolonged by the application of certain life sustaining procedures. However, in Wisconsin, the living will is all but unenforceable. In 1984 the Wisconsin legislature provided that in order for the living will to be carried out, there must be a signed statement from the



attending physician and one other doctor saying that *regardless* of the use or withdrawal of life-sustaining treatment, the patient *will die* within 30 days. Given the nature of medical technology today and the uncertainty of any medical prognosis, Wisconsin law all but guarantees that no two doctors will make such a statement. Nonetheless, the mere existence of a living will can affect the attitude and actions of family and attending physicians when they exercise substituted judgement for the stricken individual and decide whether to make so-called heroic efforts to keep a comatose person 'alive' even though the heart, lungs, kidneys bladder, digestive system and/or brain might not be working.

'Do I need a will?', I am often asked. There is no question that the answer is emphatically yes, particularly if you have maintained a relationship for any significant period of time. CCBA has an excellent roster of well-qualified, member attorneys and financial counselors. The real question is, 'If you do not yet have a will, when are you going to get on with it?'

Thomas E. Martin,

Attorney at Law, (414) 765-9333

William G. Domer & Associates,

(414) 224-0863

Ralph Navarro,

Equitable Financial Services,

(414) 276-2000

Copyright, 1985

says, "we understand from our end the financial concerns of the insurance companies."

Obviously, insurance companies cannot afford to approve policies to people known to have AIDS, the lobby concedes, but a blood test is not an appropriate way to determine who is likely to get AIDS.

"Objective criteria may be appropriate," says Jeff Levi of the National Gay and Lesbian Task Force, "but our argument is that the AIDS virus test is not objective criteria."

The test is not diagnostic, Levi maintains, and some 95 percent of people who may show positive results for the test will never get the disease. Since a large portion of the Gay population may show a positive result (some studies estimate as much as 50 percent of the sexually active Gay men in urban areas have been exposed to the virus), Levi says the test is discriminatory.

Insurance companies may know they're "throwing out a lot of babies with the bath water," Levi says, but are willing to do so because of the group involved.

INSURANCE CONTROVERSY OVER AIDS COVERAGE

The AIDS epidemic is fast becoming a nightmare for the insurance industry.

We're talking about billions of dollars in health care costs," says Amy Biderman, spokeswoman for the Health Insurance Association of America, "and somebody is going to have to pick up that tab."

To protect their companies and policy holders from the estimated \$140,000 it takes to provide yearly health care to someone with AIDS, insurance executives are seeking ways to limit their liabilities.

However, Gay activists contend that in an attempt to protect actuarial tables, insurers are eliminating the health cost

risk by discriminating against the most visible source—the Gay policyholder.

"We don't care if a person is homosexual," says Rob Bier, spokesperson for the American Council of Life Insurance. "We care if they are at a risk for getting AIDS."

To which Tim Sweeney, executive director of Lambda, the National Gay Legal Defense and Education Fund, replies: "Great. Let's get them in writing and let's get them on the record as to that's what they're not going to do."

The conflict emerged when major Wisconsin insurers said they may begin excluding AIDS coverage from Life and Health Insurance Policies because of a

state law which denies them access to a new AIDS antibody test. A similar law has been passed in California.

"It's a question of sound underwriting practices," said George Hardy, legislative counsel to Northwestern Mutual Life Insurance Co. "We need to consider all the facts."

This procedure is not limited to potential AIDS risks, Biderman says.

"Companies do it with coronary heart disease, cancer and other disease," she says, "there's certainly a precedent on dealing with disease."

The Gay lobby does not disagree with this practice in principle, as Sweeney

PRESIDENT'S COLUMN

MARC HAUPERT



Seldom have the diverse concerns of our membership been addressed as fully and clearly as during the next few months.

We have just come off the "high" of hosting our city's first Community AIDS Forum. We are also providing resources continually to enable the Milwaukee AIDS Project to flourish and grow to meet the ever expanding challenges which AIDS presents us. We are beginning to move the whole issue of dealing with the AIDS epidemic OUT of the sole concern of the gay community and into the mainstream of humanitarian concern. Support is being rallied from the pulpits to the state-houses, and it is us in the gay community who have spearheaded the whole national response mechanism. We are truly behaving as the capable, caring and compassionate people we—as a people—are.

As I stated in previous columns, this will indeed be a busy Fall for our organization. We have already programmed five major public events ranging from benefits to business panels.

Our October program will draw entirely on resources from within our own organization. Business Enhancement Committee Chairman Jim Manders has made an excellent point in helping us realize that we have such a great pool of talent within the group that we needn't always go outside for speakers.

OCTOBER AFTER WORK AT FINALE

We will return to the site of our first successful 'CCBA After Work' party on Thursday, October 24.

Through the bar's generosity, each CCBA member showing a membership card gets her/his first drink free. Come and enjoy the company of your fellow members while enjoying your favorite libation. Finale owner Bobb Schendel will be offering the bar's usual cocktail hour specials. Watch for the shiny red logo stickers to find a member and possible new friend in this enjoyable atmosphere.

Be sure to attend the October 13 brunch meeting to learn more about the "language of money" (if you're like me, you have a limited vocabulary).

Exciting things are planned for November and December. We are going to present our first 'FOR MEMBERS ONLY' event in November. It will be a time to mingle with those others who have taken the important step of "signing on the dotted line" with CCBA. We on the board certainly appreciate the importance of our paid membership, and we're planning to return a special favor.

Also in November, plans are to host a gala premiere film event to raise money for cable television programming and other necessary media projects. This is sure to be 'the event of the season'—keep November 12 open!

On Friday, November 22, we will host a Chicago/Milwaukee traditional fish fry extravaganza, with our friends from GAMMA, and on the following night view the Midwest premiere of the play, 'Execution of Justice' by Emily Mann at Clavis Theatre (See the item in this Newsletter).

As usual, CCBA is at the vortex of a whirlwind of activity. YOU can be part of the driving force—the Board and committees of our organization. We have several needs in key leadership positions, so why not be a part of the hardworking group responsible for all policy and programs?

Do it now!

Involvement, education and FUN—it's the package you get by being a CCBA member. Tell your friends!

And have a great October.

FIRST ENTRIES RECEIVED FOR GAY GAMES II

SAN FRANCISCO—The first entries have been received for Gay Games II to be held next year in San Francisco, August 9-17, 1986. Entries were open in June to athletes around the world. Gay Games II is sponsored by San Francisco Arts & Athletics, a non-profit organization.

A total of 18 sports will be represented with both individual entries, as in Cycling, and team events, as in Volleyball. Organizers expect over 5000 athletes from four continents will compete in the week-long Games.

Entry forms for Gay Games II can be obtained by writing to San Francisco Arts & Athletics, 526 Castro Street, San Francisco, CA 94114, (415) 861-8282. Entries will be accepted until June 1, 1986. The competition is open to all ages and levels of ability.

CHARGE IT AT CCBA!!!!

REMEMBER THAT ALL EVENTS, DUES AND ADMISSION CHARGES FOR CCBA EVENTS CAN BE CHARGED TO YOUR VISA OR MASTERCARD. JUST GIVE YOUR NUMBER TO YOUR AT LARGE REP. FOR PHONE ORDERS, OR FLASH YOUR PLASTIC AT THE DOOR. IT'S THE EASY WAY TO TAKE CARE OF YOUR CCBA FINANCES!

The Board of Directors has issued preliminary figures on the Community AIDS Forum, held at the War Memorial Center September 12. Donations to the Milwaukee AIDS Project totalled \$150 (These funds will be sent directly to MAP).

Expenses:

Print ads	\$669
Printing	\$135
Plane fare	\$370
Hall rent	\$365

Other dollar amounts relative to the Forum are:

Income:	
Admissions	\$463
Donations	\$200
MAP Adv. funds	\$400
CCAF	\$400
MMHA	\$50

DR. JOHN SCADUTO, DDS
General Dentistry

611 NORTH BROADWAY, SUITE 10
 MILWAUKEE, WISCONSIN 53202

(414) 272-7747

Progressive Prints
Your One Stop Print Shop

● **Printing & Typesetting** 264-5345
 ● **2909 N. Humboldt Bd.**

INVESTMENTS FOR YOUR FUTURE
IRENE M. BROWN
ELLEN M. DUHAMEL

REGISTERED REPRESENTATIVES

IRA'S	MUTUAL FUNDS
MONEY MARKET FUNDS	ANNUITIES
TAX SHELTERS	FINANCIAL PLANNING
PENSION/PROFIT SHARING PLANS	

Ⓢ **Charter Investment Services, Inc.**
 AFFILIATED WITH CHARTER SECURITIES CORP.
 2401 North Mayfair Road, Suite 18
 Milwaukee, Wisconsin
 (414) 259-9191

AID FOR AIDS ROCK TELETHON ANNOUNCED

LOS ANGELES—AIDS sufferers have joined victims of starvation in Africa and hard times in the American farm belt as benefactors of entertainment extravaganzas aimed at raising relief money.

Organizers of an entertainment industry committee to fight AIDS announced Tuesday they are putting together a rock concert and telethon, billed as *Aid for AIDS*, to raise money to find a cure for the disease.

Definite plans for the event were not disclosed, but a spokeswoman said the concert is tentatively scheduled for March in the 90,000-seat Los Angeles Coliseum and may be televised nationwide.

"It will be a rock concert with a lot of other celebrities interspersed with the music," said Marilyn Sharon, an independent producer who is heading the talent search for the concert.

"It will be on the scale of *Live Aid*, with many major music stars, and I think it definitely will generate a lot of dollars," she said.

Live Aid was an internationally televised concert to raise money for African famine relief. A major concert earlier this month raised millions for struggling American farmers.

Actor Brian Patrick Clarke, who portrays Dr. Grant Andrews on the *General Hospital* television soap opera, joined the news conference, saying he represents those in 'Middle America' who want to see an end to AIDS, which strikes mostly at male homosexuals.

Clarke said AIDS "is not just the gay community's problem, it's not just a gay disease."

"But even if it were exclusive to the Gay community, that's a considerable fraction of our society and a considerable portion of mankind as a whole, and I think it's very important that we recognize the fact that there is a need for the research and ultimately, hopefully, for a cure."

Also attending was Tom Procter, who billed himself as "the token person with AIDS on this committee," and said he represents those suffering from the disease who have not given up hope.

"AIDS is a human problem," he added. "We can lick this thing if we work together."

Organizers said another goal of the committee is to finance two residential communities, one in California and one on the East Coast, offering full medical and social services for people with AIDS "who don't have anyplace else to go."



GAY ECONOMY DEPRESSED

"Gays are spending their money in other ways now," said Robert Silver, managing editor of the *Advocate*.

"Our readership survey shows gays are coupling like never before and spending money on home videos, home furnishings, food—couple-type things—rather than going to bars, movies and stuff," Silver said.

The Gay market report noted that 55 percent of the 500 men it interviewed owned video recorders, and that half of the remaining 45 percent plan to buy one in the next 12 months.

Advocate sales director Larry Kaufman said the magazine has had a large increase in vitamin, nutrition and health club advertising, while nightclub and restaurant ads have dwindled.

"And the Club Baths that are in every major city are now calling themselves Club Body Centers," Kaufman said.

"People just aren't socializing now. I just had lunch in a Gay restaurant, and it was me and another table," said Gerry Goulet, owner of the Hollywood Spa, a once renowned bathhouse now being marketed as a health club like many other bathhouses across the country.

"No more group sex. It's just a place to meet now or get in shape," said Goulet said.

"Gays are much more health conscious now," said San Francisco AIDS Foundation director Tim Wolfred. "The real popular gay bars are really losing business, but in the Castro district (a Gay stronghold in San Francisco) we're seeing lots of vitamin stores popping up, and the gyms are doing a strong business."

Harry Boyman, owner of the Ambush, a Gay bar near San Francisco's Haight Street, said his business is down 20 percent over the past three months. "Ever since the Rock Hudson thing, it's really gotten bad," Boyman said.

Gregg's a bar in Hollywood, instituted a "Straight Night" last month.

"We needed to do something to improve sales," said owner David Esses, who purchased the bar when its former owner committed suicide three months ago after learning he had AIDS.

Dating services are apparently picking up some of the lost bar business.

"The people that come to me don't have sex right away. They're more careful, wanting to be more monogamous," said David Kulman, owner of David the Match Maker in Los Angeles.

Although there is a \$400 annual fee attached, Kulman said his business has grown steadily the last two years because his AIDS-frightened Gay clients are serious about finding the right person.

"AIDS had to change the way we look at ourselves because it's such a serious thing," Nicholas said. "It's a threat to the health and well-being of so many people that I don't see how it could not have changes us. And it has."

GAY GROUPS MOBILIZE ON AIDS

In gay communities across the country, everyone knows someone who has died of AIDS, someone who is dying of AIDS or someone who is simply scared to death.

"Some of us have lost more friends than our parents have," said Richard Dunne, Executive Director of the Gay Men's Health Crisis, the main AIDS agency in New York City. "Nothing in the 20th century has prepared us for this."

Like a nation under siege, the gay community has mobilized, setting up agencies to deal with people with AIDS, lobbying officials for money, and trying to quiet public fear through education.

And as more friends and lovers are diagnosed and die every day, many gay men have changed the way they live, leaving the fast track for a middle ground with less chance of infection. They have taken on the monumental job of caring for the living afflicted and the worried well, and have come out of it sadder and stronger.

Gay men have been roused by the use of AIDS as a tool for discrimination, particularly by the religious right.

"Every time the Rev. Jerry Falwell opens his mouth, more people come out of the closet," said Ron Najman, spokesman for the National Gay Task Force, a civil rights group with 10,000 members.

Falwell, the leader of the Moral Majority, said at a rally in Ohio in 1983, "herpes, AIDS, venereal diseases...are a definite form of the judgement of God upon a society."

— CLASSIFIED ADS —

BUSINESS MEMBERS ARE REMINDED THAT THE DEADLINE FOR ADVERTISING IN THE CCBA BUSINESS DIRECTORY IS FAST APPROACHING. IN ORDER TO UTILIZE THIS EXCELLENT VISIBILITY VEHICLE, CONTACT COMMITTEE CHAIRMAN JIM MANDERS OR MEMBER BOB REIMER IMMEDIATELY!

FOR RENT: Upper 6-room flat near St. Adalberts Church (South 20th St.). Gay couple, no smokers. See Dan at Dignity Mass, call: 444-7177 or write P.O. Box 597, Milwaukee, WI 53201. Low hundreds.



Dignity needs your help

Please pray with us for those with AIDS
**Pilgrimage at Holy Hill:
 Stations of the Cross
 9:00am Saturday, October 12, 1985**

(Then a top view of the changing fall colors will be followed by Dignity's Annual Fall Potluck picnic.)



TRAVEL ENCOUNTERS

Travel Service Tailored to Your Particular Needs

KEN KURTZ
271-7655

PERSONAL • BUSINESS • GROUPS

Backed by over 20 years of experience in the travel industry.
 400 N. BROADWAY • MILWAUKEE, WI 53202



*Portrait Photography
 Business — Personal*

Passports

*Old Photographs
 Copied and Restored*

Theatrical — Pets

Breitlow Studio

7405 West Harwood Ave.
476-3777

PRECIOUS & SEMI PRECIOUS STONE SET RINGS by Award Winning Designer **LOIS GAULKE**



THE Sands GIFT SHOP
 3968 S. HOWELL AVE.
744-3460

CONTEMPORARY LITURGICAL HAND WROUGHT

INSURANCE SPECIALISTS

METRO INSURANCE SERVICES, LTD.
 P.O. BOX 141
 ELM GROVE, WISCONSIN 53122

(414) 782-9677

JANE A. JOSTSONS

JUDITH S. LAUFER

Attorney at Law

Specializing in wills, business contracts, personal agreements and general practice of law

1139 EAST KNAPP STREET
 MILWAUKEE, WISCONSIN 53202

TELEPHONE
 (414) 271-9101

CCBA Newsletter

Editor

Howard Ihach

823 North Second, Suite 514
 Milwaukee, Wisconsin 53203
 272-6664

Copyright© 1985 by Cream City Business Association. Publication of the name, photographs or likeness of any person, organization or business in this publication is not to be construed as any indication of the sexual orientation of that person, organization or business. Contents of this publication may not be reprinted in whole or part without written permission from the publisher.