



Golden Rainbow Senior Center

# Reflections

April 2009

Volume #4

www.goldenrainbowseniorcenter.org

Issue #4

## Spring Fling

Don't miss our



**5:30 – 11 pm** ▲ **Saturday, April 18** ▲ **Hotel Zoso** ▲ **\$60 per person**  
A dinner dance with entertainment by Bella da Ball, Mara Getz, Dana Adkin, Madison Orange & Laurie Deane  
For reservations and information: **760-416-7790** or **www.grsc.info**

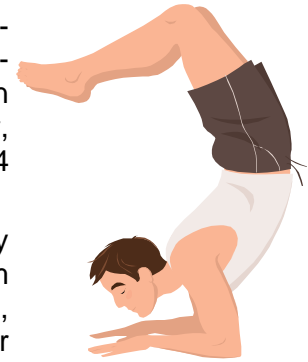
### Here are 4 great ways to maintain fitness, flexibility and strength

**Mat Pilates** class on Thursday evenings is the latest in the Golden Rainbow's array of fitness programs. Instructor Rudy Gizzi promises to improve core strength and balance. The class meets from 6:30-7:30 and costs \$15 per session; advance reservations are required at 416-7790. Wear comfortable clothes and bring your own water and a mat. You may email Rudy with questions at [apilatesmethod@me.com](mailto:apilatesmethod@me.com).

**Tai Chi** classes on Wednesday mornings from 11am to noon are our longest-running fitness program with master Noel Pittman leading the group in this ancient practice that centers body, mind, and spirit. Classes are \$12 or 4 for \$40. Register at 416-7790.

**Fit After Fifty** offers a twice-weekly class on Tuesdays and Thursdays from 9-10 am promoting flexibility, balance, and strength. Taught by Instructor Jeanne Ablon with video accompaniment, classes are free, but a \$2 donation is appreciated. Call the Golden Rainbow to register.

**Self Defense for Seniors** is offered every other week—April 8 and 22 — from 8:30-9:30am. Instructor Joseph Jang teaches principles of Taekwondo adapted for older adults to build strength, stability, and confidence. The class is free, but a \$2 donation is appreciated. Advance registration with the instructor is required at 760-318-2456.



#### Inside this month...

- stained glass and life drawing classes.....3*
- vet chat group and wellness seminar.....4*
- a special dance for special women .....5*

## 'Unsecured creditor' is not something you want to be

By Barbara Barrett

Dear Attorney Barrett:

About three years ago I loaned a very good friend of mine \$25,000. He signed a promissory note and was making interest only payments for awhile. It was five-year note with the full balance due in June of 2011. He was giving me about \$175 a month but stopped making those payments about a year ago. He called and said that he would start making payments again but he just never did. I really need the money but he was such a good friend that I just let it go thinking he

would get back on his feet.

Yesterday I received a notice from the Bankruptcy Court and they enclosed a Proof of Claim Form. My friend filed a Chapter 13. I'm so confused and don't know exactly what this all means. Am I going to get all of my money now?

In a Financial Fog in Cathedral City

Dear Fogged:

Your friend has asked for protection under Chapter 13 of the U.S. Bankruptcy Code. This means that he's trying to reorganize his debt by developing a plan to pay back his creditors over time (generally a period from three to five years). Your friend most likely won't be paying back 100% of what he owes and all future interest will stop accumulating.

What this usually means is that your friend earns too much money or has too many assets to get relief under Chapter 7 and just completely discharge his obligations to his creditors including you.

You are an unsecured creditor; one without any collateral. Attorneys' fees and priority creditors will be paid first and then secured creditors will get paid. You should make a claim for the \$25,000 plus the past due interest that is owed you. Submit the Proof of Claim form you received. If it is a 100% plan you will get all of your money back in monthly payments, but that is unlikely.

Sometimes Chapter 13 debtors run into problems and end up converting to a Chapter 7, e.g., if they lose their job or other income source. If that is the case, then the balance that is owed you will be discharged.

If this all still sounds confusing, you can call the Chapter 13 trustee to ask about how to file your claim or you can schedule a consultation with a bankruptcy attorney. My advice: Next time you loan a large sum of money to a friend, get some collateral!

*Barbara Barrett is a Palm Springs attorney practicing since 1983 in the areas of estate planning, probate, gay/lesbian dissolutions, and bankruptcy. Send your "Legally Yours" questions to her at [bbarrett92262@aol.com](mailto:bbarrett92262@aol.com), or at 555 S. Sunrise Way, Suite 217, Palm Springs, 92264.*

**DISCLAIMER:** Information in this column is for general guidance only. Application and impact of law varies widely based on specific facts involved. Advice in this column is not a substitute for consultation with an attorney. Attorney Barbara Barrett and the Golden Rainbow Senior Center recommend that you consult with an attorney of your choice before making legal decisions.

### Golden Rainbow Senior Center

publishes and distributes this monthly newsletter to members and friends via electronic mail. It is also available online at [www.grsc.info](http://www.grsc.info).

700 E. Tahquitz Canyon Way  
Palm Springs, CA 92262  
Phone: 760-416-7790

Open Mon-Fri 9:00 AM — 4:00 PM  
Evening Programs as advertised



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Please support our Business Members listed at [www.grsc.info](http://www.grsc.info)—or call 416-7790 for a referral

## By popular demand, bridge for newcomers is back on the table

Beginning bridge is back on the table, starting Tuesday, **April 7**, from 11 am to 1pm, and continuing for 6 weeks through May 12.

This course is designed for those who've never played bridge before, and for players many years away from the game who wish to refresh their skills as well as learning the "New Bridge" bidding method.

Taught by Barbara Wohlke, the course requires pre-registration at 416-7790, and has a four-person minimum class size, to permit practice

### **Bring new things to light with this venerable craft**

Join our new stained glass class and be on the cutting edge of Golden Rainbow programs. Four classes are \$30, and craft material for the first class will be provided. We are seeking donated supplies and materials for the class; if you have unused stained glass crafting materials we'd be delighted to receive them. Each student is responsible for bringing a hand towel, scissors, band aids, and a black ultra fine permanent marker to class. Register at 416-7790.

play among participants.

The course handout costs \$3 and covers terms and bidding methods and conventions, as well as scoring for rubber bridge.

There is no additional charge for the classes, but a \$2 donation is encouraged.

### **Paging all former estudiantes: Intermediate Spanish is up next**

After two successful sessions of Beginning Spanish at the Golden Rainbow, popular instructor Vinnie Stoppia is back to take you all to the next level. Intermediate Spanish begins **April 7** and meets Tuesdays and Thursdays for 10 weeks, concluding on June 11. The class meets from 1-3 pm and the text is *Easy Spanish Step By Step*, by Barbara Bregstein, available locally for \$10.95. To register for the course, which costs \$100, call 416-7790.

### **Kindly consider this Seder**

Jewish Lesbians of the Desert are organizing a Seder on **April 9** from 6-9 pm at the Desert Rainbow. The cost is \$15. To participate, contact Harriett Marks Nelson at 760-251-4401.

## Can we talk? It's about planning your legacy

Did you know that while over 80 percent of Americans contribute to charities during their lifetime, fewer than ten percent continue their support with a charitable bequest? By considering the Golden Rainbow in your will or trust,

### **Memorial contribution to GRSC honors the late Jeanne M. Gedda**

GRSC members Ralph Simmons and Rene Vergez have made a memorial contribution to the Golden Rainbow in memory of their good friend Jeanne M. Gedda, who passed away September 4, 2008. "Jeanne was a longtime friend of the gay community and sometimes enjoyed bingo at the old Rainbow senior center. Jeanne would be happy and proud with this gift to the Golden Rainbow," they write.

your planned gift can benefit future programs and services here while supporting your legacy. Please call us at 416-7790 for more information on deferred giving.

Last summer, our name was officially changed from Prime Timers of the Desert Foundation to Golden Rainbow Senior Center, in order to clarify our mission. This name change does not affect the charitable, tax-exempt status of the organization. If you have already named Prime Timers of the Desert Foundation as a charitable beneficiary of your estate, you may change that designation to Golden Rainbow Senior Center—but it's not legally required. Your gift will come to the Golden Rainbow without any further action on your part.

## See our latest events calendar online at [www.grsc.info](http://www.grsc.info)

### Medicare Q & A

## OK, I'm ready: How do I start receiving my benefits?

By Joe Hayden

**Q.** Will I be notified by Medicare when I am eligible to receive benefits?

**A.** If you elected to receive Social Security benefits before age 65 the Social Security Administration will advise you that you have become eligible. You may then apply for benefits through the SSA by either visiting a SS office, by telephone (800)-772-1213 or

on-line at [www.ssa.gov](http://www.ssa.gov).

If you have delayed your Social Security benefit until age 65 or beyond you will not be advised that you have become eligible.

You must contact the SSA at the above addresses and apply for the Medicare benefit. The best time to do this is three months before or three months after your 65<sup>th</sup> birthday. Depending upon your work history you may or may not need to visit a SSA office.

*For more information, contact Joe Hayden at the Golden Rainbow Senior Center or at HICAP's Riverside office: 1-800-434-0222 or 951-697-6565. HICAP counselors are certified by, and the Health Insurance and Advocacy Program is funded by, a grant from the California Department of Aging.*

### Gay and lesbian veterans convene for monthly chat

Calling men and women with armed forces experience—consider joining the gay/lesbian veterans' chat group now forming.

The group will meet monthly on the second Friday, beginning **April 10**, from 1-2 pm at the Golden Rainbow. Call or email Mike Neto for information: 760-641-9997 or [mneto79664@aol.com](mailto:mneto79664@aol.com).

### *Jill and Steve promise it's never too late for wellness programs*

"You're never too old, it's never too late, to be the best version of you."

That's the mantra of Steve and Jill Langham, proprietors of The Palm Springs Workout and presenters at a Golden Rainbow Wellness Seminar on **April 14** at 1pm.

Jill and Steve describe their business as a lifestyle fitness program "for Boomers and beyond," and challenge their audiences to break out of old habits and get into the best shape of their life.

Steve, 65, and Jill, 52, are competitive bodybuilders as well lifestyle and fitness instructors; they hold 40 bodybuilding trophies from 14 competitions.

### *The director's chair*

## *Is our Rainbow shining brighter?*

By Harvey Stern

I have often described the LGBT elder as overlooked and invisible in our culture, so I was interested to see my impression confirmed by a recent *Newsweek* article titled "Invisible and Overlooked." The article discussed the growing population of lesbian and gay senior citizens seeking recognition of their unique needs and challenges.

In recent months it begins—gratifyingly—to appear that the Golden Rainbow has been successfully addressing these issues in our area. We have been recognized by our three sister senior centers in the valley as a valuable resource for their LGBT members.

Just last month in a *Bottom Line* magazine article, a Mizell Senior Center author wrote how grateful they are to have the Golden Rainbow as a referral service.

*Continued on page six.*

# A SPECIAL DANCE FOR SPECIAL WOMEN AT A SPECIAL PLACE

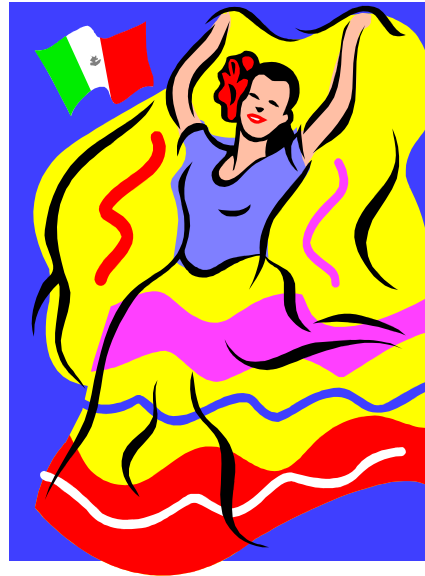
**Saturday, May 2 7-10 pm**  
**Golden Rainbow Senior Center**  
**700 E. Tahquitz Canyon Way**

**All special women, whether single or  
a couple are invited to dance the night  
away to DJ-provided music.**

**Tickets \$10 through April 25  
\$12 thereafter**

**Admission includes one beverage  
(beer, wine or soda)**

**Call 760-416-7790 for reservations and  
information**



## ***Estate planning made simple — seriously***

Even if Proposition 8 is invalidated by the courts, same-sex couples would still not receive full recognition under state and federal law. *LGBT Estate Planning Made Simple* will be offered at the Golden Rainbow on **April 28**, from 10:30 am to noon.

This free seminar, sponsored by University of California Riverside, will describe how you can plan your estate to protect your loved ones, and ensure that your wishes are carried out.

A panel of experts led by attorney Joseph Hahn of Best, Best & Krieger will answer your questions, including such commonly asked questions as, “How should our property be held?,” “Who can make decisions if I

get sick?,” and “What happens if I die without a will?” There is no charge for the program and refreshments will be served.

**Put some fun  
in your life:  
try drawing!**



It's time to connect with your inner artist: “Beginning Life Drawing” starts **April 6** and runs for five weeks. Cost is \$100 for the complete series, or \$25 per class. Contact Instructor Edward Franciscas at 760-464-3903 for information and to register.

# Is our Golden Rainbow shining brighter?

*Continued from page four.*

We appreciate that acknowledgement of the specific and unique needs of the LGBT elder. On March 3 the Golden Rainbow Senior Center was honored by the Desert Business Association as the Outstanding Community Service Organization of 2009.

The Golden Rainbow's presence in the community and the region continues to grow. I recently made a presentation on the needs of the LGBT senior and how the Golden Rainbow Senior Center is addressing these needs to the Palm Springs Human Rights Commission. Another source of support is Riverside County Supervisor Roy Wilson, whose office has contributed to our wellness program.

Meantime, the Riverside County Office on Aging has teamed up with the Golden Rainbow to conduct a needs assessment survey of LGBT elders in Riverside County. Results suggest that there are one to three million LGBT people age 65 or older living in Riverside County. Twenty-seven percent of those surveyed reported great concern over possible discrimination as they age.

Patrick Arborne, Director of The Center for Suicide Prevention and Grief Related Services, stated in June 2008 that the proportion of gay males with a history of suicide attempts is between 20-35% -- twice that of heterosexuals. In my work with the Prevention and Early Intervention of Mental Illness Workshops facilitated by Riverside County, the number one steering committee recommendation for older adults was to address the high suicide rate for gay males.

***Our programs  
and membership  
continue to grow,  
as does our support  
from throughout  
the community***



To better meet the needs of our elders in recovery, the Golden Rainbow is now offering 12-Step meetings; one will be a literature meeting open to all, and another will be a women's meeting. The Golden Rainbow is also in the process of forming a free or low-cost mental health component. We are offering these additional services in response to The Riverside Office on Aging survey which found that 61% of the respondents would feel more comfortable in an agency that makes itself known as gay or gay-friendly.

Our programs and membership continue to grow, as does our support from throughout the community.

Our self defense classes for seniors and our food bank have proven their need by the high number of attendees.

A special thanks to the Jewish Federation of the Desert for our new computer lab. The Desert Outreach Foundation has supported the Golden Rainbow by donating office furniture to the center. Jerry Trussell and Craig Cole held a dinner fundraiser in their lovely home to benefit the GRSC. Michael Gearhart has greatly enhanced our new center by painting a beautiful mural in one of our activity rooms. We continue to be grateful for the contributions of the Nexus Group in their support of the center.

The Golden Rainbow provides services that are desired and required by the unique needs of our LGBT elder community. We rely on the community to keep the programs going on at low or no cost. This is critical because -- despite the double-income-no-kids stereotype-- the reality is that 40% of our LGBT seniors live alone and in poverty.