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WHAT WE'RE ALL ABOUT...

COUPLES is a topical periodical that provides gay and lesbian couples with critical information on the here-to-date uncharted territory of today's gay and lesbian relationships. We hope to safeguard you from the pitfalls of a non-legalized yet committed same-sex relationship and to provide you with a means for enjoying your relationship to its fullest. We will keep you abreast of continuing developments that affect gay couples with articles from gay and lesbian professionals.

Think of us as a support mechanism, resource and forum—as such we invite you to contribute with letters, articles, ideas and tid bits you think others will find interesting. We also welcome humorous accounts from your relationship and most importantly, announcements of upcoming anniversary dates!

Lastly, we are eager to know how we are doing...please let us know. Welcoming you to the COUPLES family, we remain sincerely yours,

Sherwood S. Hughes
Publisher & Managing Editor

Kenneth A. Osherow
Editor

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COUPLES

A GAY & LESBIAN NEWSLETTER ON COUPLING

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What about Joint Finances?

Sherwood S. Hughes

When we decided we would like to have a joint bank account and joint credit cards, several questions needed to be answered. First, did we want to join our finances because we wanted to *appear* more like our straight married siblings? Second, how much of our finances did we want to join? Third, who would be responsible for record keeping? What bank should we use? What credit cards did we want to get?

We spent a great deal of time talking about why we wanted "joint finances." We reasoned that although other couples we knew had separate finances, and some had joint finances, our decision would be based on what was best for us. Our decision to join finances was not based on a desire to feel married in the *heterosexual* sense, but because we intended to make purchases together, such as buying a house, and vacationing. With our most difficult questions answered, we set up a system that we felt, and still feel, best suits our needs.

First, Ken and I opened a bank account at a large and accessible Massachusetts bank. There was a problem though; for tax reasons, our bank would only allow one primary name on the ac-

count, with as many secondary names as we wanted. The reason is that interest income is reported to the IRS on one person only. We ended up deciding that Ken would be the primary account holder. Our checks listed both names. Since we both have Massachusetts licenses and major credit cards, signing checks from this account is not a problem.

We decided that I would be responsible for record keeping. I felt, and Ken agreed, that I was more organized and compulsive about balancing checking and savings accounts. I set up a system where I staple all cancelled checks to the appropriate bill or receipt. I have set up files by quarters (Jan-Mar, Apr-June, July-Sept, Oct-Dec) and in each quarter folder goes the receipt or bill with cancelled check. Each month I balance the account religiously. We both carry a checkbook, if Ken writes a check, he lets me know, and I write it in the ledger and keep the running total on the account. As simple and straight forward as this system appears, we still bounced a check! No system is fool proof, but be sure at least one of you has a grasp on the account and its transactions.

Once a month we sit down and agree on how much each should deposit in the

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account. Our deposits cover all monthly anticipated bills, and a bit more for socializing. We have also agreed that each month we make an equal deposit to the accompanying savings account. It is surprising how much you can save when two of you make a game of it. When the savings account has a little over \$1000 we send money to a joint mutual fund account we set up with a brokerage firm. This is our vacation, house and rainy day money. Most important, all deposits are equal, and therefore, all proceeds in the accounts are equal!

One note of caution: with joint accounts, both parties have equal access to all of the funds in an account. Joint accounts are not for those who cannot control their spending or for those who still need to work on trust issues. Both

parties need to be financially responsible. Since both parties can withdraw all of the funds from an account separately, you must be sure that this arrangement is going to work. Some banks allow you to specify that all checks written on the account above a specified amount require two signatures. Although this does prevent one partner from clearing the other out, it can be inconvenient when shopping separately for joint items.

Since neither of us are overburdened with credit lines, we decided to apply for an AT&T Mastercard. The card is free if you charge at least one item per year. AT&T was willing to give us a credit line of \$2500. We decided to use this card for major purchases and vacation expenses.

We decided against store charge cards since most major department stores

now accept Mastercard, Visa and American Express. As it turns out, both of us use our joint Mastercard and two joint gas cards. Each month we pay them off. We have found that we seldom use our personal cards, but have them to keep our individual credit histories established. Our own personal checking and savings accounts have become a place to save temporarily.

At issue for us was losing our individualism through a joint financial position, but keeping our personal accounts has been a reasonable compromise. Joint finances are not for all couples. Joint finances should be based on a strong, responsible and honest relationship. If not, the consequences can be ugly and your own credit history severely affected. ▼

TRAVEL AGENCIES

• Northeast

Travel Management
664 Tremont Street
Boston, MA 02118
617-424-1908

• South

Key West Reservation Service
Box 1689
628 Fleming Street
Key West, FL 33041-1689
800-327-4831

• MidWest

Envoy Travel
Chicago, IL
312-787-2400
800-443-6869

• West

Now, Voyager
Worldwide Travel Service
4406 18th Street Near Eureka
San Francisco, CA
415-626-1169

More travel related articles in upcoming issues. If you have a particular travel experience you'd like to share, send us your ideas.

TRAVEL TRAVEL TRAVEL TRAVEL TRAVEL TRAVEL

Considerations For The Road

by Thomas Lee



When it comes to getting to know your partner better, nothing breeds familiarity like travel.

A trip can do wonders for a relationship—seeing new sights and meeting new people puts things into a different perspective for you and your mate. And the shared memories of a trip well spent will increase your enjoyment long after you've come home and unpacked your bags.

But before you call your travel agent or go shopping for that cruise wear, keep in mind that traveling requires lots of careful planning and consideration of your partner's needs—as well as your own. Too many trips have been ruined by hasty arrangements and unfocused planning, turning a pleasant holiday into hell on wheels.

Here are a few tips for lovers who are contemplating travel:

Be specific about where you want to go and what kinds of activities you want to pursue. John likes museums and the theater; Ted adores the beach and long, romantic dinners. Obviously, a trip to the tropics is out for John, but Ted would be in heaven; likewise, London would be John's cup of tea, but definitely a foggy

bore for Ted. These two need to find a happy medium—California, close to the water and filled with cultural opportunities, might be an appropriate destination. Whatever your interests, see if there is a mixture of activities that both of you can enjoy.

Make sure that both of you can afford the trip. A sticky subject to be sure, but one that must be discussed. Nothing builds up resentment faster than inequitable spending habits, especially when it comes to shared expenses like meals and lodging. Figure out a spending plan and stick to it—don't stay in a four-star hotel when you're on a one-star budget. Plan to stay at a hotel or resort that is "lesbian or gay sympathetic." The last time my lover and I ventured to Europe, we stayed at a hotel in Paris where the service was less than hospitable. At first we thought the place was understaffed, but our eventual suspicions were confirmed when the concierge started shooting us dirty looks whenever we made our way through the lobby. Maybe it was just a surly attitude the French are sometimes famous for, but we suspect it was "les deux hommes" sharing the same bed (and we thought the French were so partial to lovers!). If you want to avoid a negative attitude—or worse, a nasty scene—it might be wise to

book your trip and accommodations through a travel agency that knows its way around the gay life-style. Another good resource is the *Spartacus* travel guide, available at all lesbian and gay bookstores.

Make some time for both of you to pursue your own agenda. Let's face it: you're going to be with this other person night and day—no matter how much you love someone, you need a break *sometimes*. "Okay John, now is the time to do

that art museum while Ted lolls on the beach." Both of you will be able to do your own thing, and think of the fun you'll have comparing notes later on. (Just make sure you know where and what time to meet later on—there's nothing worse than losing a loved one when you're miles from home.)

Now that you know some of the finer points of successful trip planning, get out those brochures and call that travel agent. Bon voyage! ▼

FAMILY

Children

The Decision: Part 1

by Chris Guilfooy & Jo Ross



It's Wednesday morning and Sam, who has not yet learned to talk, is pointing to the toaster indicating his preference for waffles. Although the Cheerios are already soaked with milk, both of us know there's no hope. Sam, who has a will of iron when it comes to deciding what he'll have for breakfast, has made up his mind. Chris will eat the Cheerios while Jo rummages through the freezer hoping we haven't used up the last of the waffles.

Jo brings Sam to day care every morning, Chris picks him up most afternoons. Jo answers Sam's usual early-morning wake-up call on Saturdays. Chris returns the favor on Sundays. Jo takes Sam next door to visit our neighbors' dogs while Chris cooks. Chris reads Sam his favorite books while Jo does the dishes.

And so it goes. Taking care of Sam is in many ways an easier and more orderly proposition than deciding to have him. And to this day, if you asked us how we decided to have Sam, we'd have different stories to tell.

For example, Jo recalls a watershed conversation we had in which she brought up the topic of having a baby. When Chris suggested we talk when we're ready to have a kid, Jo barely missed a beat.

"Chris, it's time to talk about having a baby," she said.

Jo had always planned to have a child, something that Chris had always

planned not to do. So there was lots of talk and negotiation and some ingrained resistance to break down before we could resolve to raise a child.

So when Samuel Guilfooy Ross was added to the Lesbian baby-boom tally in May 1989, he was the culmination of a decades-old dream for Jo and a year-old decision for Chris. Sam's birth moved our life into a new phase that was borne with equal joy by both of us.

Our first order of business was to move in together. We then spent a lot of time planning for Sam. We considered the way a baby would change our lifestyle, and how it would affect our careers and finances. We wondered if it might strain our five-year relationship. We considered how our families would react but realized we would never be able to figure everything out neatly in advance.

We decided that our obstetrician had to be supportive of our family planning and the first visit would be the test. We were interviewed about Jo's medical history and the purpose of her visit. In response to the questions, Jo said she was sexually active, but not with men. When she told them she was a lesbian, the doctor's aides didn't flinch. But they looked a little doubtful when Jo continued that she needed advice on a pregnancy she was planning.

The doctor suggested the diaphragm as a good, quick way of getting pregnant. The cup of the diaphragm, usually facing

out to prevent sperm from travelling to the uterus, is filled with sperm and inserted toward the uterus.

We always liked Jo's obstetrician for her no-nonsense and non-judgmental approach to our having a baby. We also liked her confidence. As Jo was about to give birth, the doctor asked Chris if she had a hunch about whether the baby would be a boy or a girl. A boy, Chris guessed a bit tentatively, drawing on her knowledge that boys are more common among alternative inseminations. As if there could be no doubt, the doctor nodded. "It's a boy," she announced as she strode into the delivery room.

Mark, a longtime friend of Jo's, was an easy choice for a father. We both preferred to have a known father and one we trusted. Mark's ideas about how much time he'd like to spend with the child meshed nicely with ours. And we all thought it would be easier for the child who would eventually be asked about his father.

Having Mark a part of the process also meant there would be one more person in Sam's life who would love him. And, okay, we also didn't mind if there was an extra babysitter.

We had no fears of Mark taking Sam away after the birth and we didn't believe Mark would try to control his life. But of course, the three of us wrote up a contract just so that our original intentions would be on the record if a dispute arose.

Our lawyer asked us the hard questions. What happens if Chris and Jo die, who gets the child. What happens if we split up, who gets the baby and who pays child support? After getting depressed discussing these possibilities, we made some decisions and drew up the agreement. Jo also wrote a will and power-of-attorney so that if something happened during pregnancy or while having the baby, Chris could make the decisions.

Mark doesn't have any financial obligation but he has visitation rights. He can move from the area if he wants, as can Chris, Jo and Sam.

Some lawyers think contracts are a bad idea for lesbian mothers because they only serve to document who the father is. But everyone knew Mark would be the child's father. We not only wouldn't, we couldn't deny it. And although judges

see *Children* on page 7

WE ASK...

When will the legal marriage rite, and all of the financial benefits that are bestowed on legally married couples be afforded Lesbian and gay people?

The fight goes on. Within the last two years the Danish have consented to same sex marriages...how long do you think it will take Americans? Write us and voice your opinion.

ACTIVITIES

Often times our relationships become drab and boring because we tend to take each other for granted. Try to set aside a day every weekend just for each other. If you're both too busy, try one day every two weeks. Sometimes a change of pace and scenery can rekindle that spark of closeness. Try something new!

1. Get out of the city and find something *in season* to pick—apples, pumpkins, strawberries, etc... Come home and whip up dinner using what you've picked.
2. Pack a picnic lunch, grab the Walkman, tanning oil, Sunday paper and head for the beach.
3. Go camping and hiking for the weekend. The change of scenery and the physical challenge of hiking can be exhilarating. Camping and trail guides are available at most bookstores.
4. Take a class together. Most communities offer low priced adult classes. You might want to explore cooking, photography, a language or massage techniques.

The Dual School Couple

by Terri L. Rutter



"I'm thinking about going back to school to get my master's."

"Oh really? When, and how?"

"Next fall and half time—I'll keep my full-time job."

"When will be my time?"

"We've been together over four years—we'll work something out."

Thus began my excursion into a new Olympiad (or at least it should be) sport—arranging enough time to work, go to graduate school, study and write papers, and spend time with my lover. I've become the lesbian version of the 1980's superwoman. If this sounds exhausting enough, add to it the fact that one year later, my lover decides to make a career change—law school. My friends had often teased me about being a softball widow in the summer while my lover ran the bases, but it's nothing compared to being a law school widow—and there's no end-of-the-season tournament in any near future.

This story has a happy ending because my lover and I recently celebrated our fifth anniversary and are already planning the gala event for our tenth—and I do think we'll make it. The strategy and the question at hand is how.

Luckily, (or unluckily, we can't quite decide) after a few years of being together, the passion we thought would never end has ebbed somewhat so we are able to be away from each other for several—and many times several more—hours at a time without collapsing into severe depression and, well, you know. This makes studying and attending classes much easier, and aids in concentration.

I can digress here for a moment to add an historical perspective. Connie and I met and began our relationship during our senior year at college. Needless to say, our grade points dived, and we began to wonder if four years was really enough time to earn a bachelor's degree; we barely made it to graduation on time. Things are a bit different now.

Finding time to spend together—quality time, not just bumping into each other in the bathroom—has been essential to our relationship, and to our individual intellectual sanities. The reading, the research and the papers (and my job) are important, but they are only as good

as the execution, and the executor (see what I'm learning from her already!) is truly more productive and more clear-headed when I have time to partake in my lover's TLC. Without it, as we both painfully discovered my first quarter in school, we each get angry, feel unsupported by the other, and perhaps worst of all, lonely and alone.

During the first quarter, I became totally absorbed in my own work for a few weeks straight; going to bed late, waking up early, studying right after dinner and sometimes through dinner. Not only did I need Connie to support me, (which, and I'm ashamed to admit it, often meant cooking and doing my laundry), but I began to feel that I had a right to it because I was working so hard. What I discovered was that she needed me too, and that was painful for both of us.

Since Connie has started school, we have shared necessary household chores more evenly, but also emotionally we have worked to balance the needing and the supporting more equally. Admittedly, we're not always successful, and sometimes we each seem to *need* at the same time, but sometimes that's okay too.

So, through pleasant and painful experiences, I will share some of the ways in which our relationship has weathered the storm of being a dual school couple.

We've become creative in the time we spend together. Two-and-a-half-mile runs four or five times a week, sometime between 10:00 pm and midnight, give us a chance to exercise and work off tension, and we keep the pace even enough so that we can talk. These conversations, which continue during the warm-down period, are often the most enjoyable, most relaxed ones we've had the entire day. Total time is about an hour and a half, and it wakes us up for another hour or two of studying, and helps us sleep because we're more relaxed. Before we started running we used to go on long walks; they had the same effect.

continued from the previous page

As we can, we try to take as many entire days just to ourselves to do whatever we want. What makes these *mini-holidays* work, I think, is that right after we plan what we're going to do, we also plan when we're going to study next. Knowing that we're not completely blowing off studying makes the time we're spending together more fun. And then we make each other stick to our guns when it's time to study. It's kind of like going on a diet; it's a lot easier if someone is plodding along right beside you.

Study breaks are absolutely essential for us—whether it's a few minutes to feed catnip to the cat, share a bowl of ice cream, or cuddle and reassure each other for a little while—we take a few minutes to reconnect. Five-minute phone calls during the day are just as important—even if all we say is that we're having a rotten day and what we had for lunch gave us indigestion. Well, at least we know we have someone to say it to, someone who will love us even though we're not witty and lovable, and who may even offer sympathy.

Social engagements have become especially important to us. Not only do these give us a chance to spend time with friends, but also with each other. We used to be pretty lazy about going across town to a party, or having friends over for

dinner, but now, we're there. Also, because friends and social life are often the first to go when one starts graduate school, it's been essential for us to keep up with our friends as much as possible. Also, I think, going out as a couple, especially when so much of our lives is spent in a sort of limbo coupledness, helps to reaffirm to ourselves and to our friends our couple status.

Finally, I think our each being in school has given us, as Connie has said, "our own thing." When we do come together, it's for a shorter period of time, but it's more intense and filled with more interesting material. Before we were TV blobs, so this is certainly much more stimulating. Also, it has allowed us each an amount of intellectual growth that has given us a certain safe independence of dependence on each other. We don't get bored with each other any more, not only because we're each becoming better read, informed and opinionated, but also because we're not breathing and exhaling the same air all the time.

Our new hectic schedules have forced us to truly create and understand the importance of that 1980's paradigm—quality time—and to swallow it up with delight because we don't know when we'll get it again. In a way, I think that after five years, we're learning what it really means to be a couple. ▼

cally from dating to aging, covering the major situations that a gay couple will confront together. Appropriately, dating is covered in Chapter One - "Getting Started" proceeding to "Getting Along", "Monogamy vs. Nonmonogomy" with chapters along the way about "Sex", "Money" and "Legalizing Your Relationship." As a format, it works well. The reader can pick and choose which chapters pertain to him given the stage of his own relationship.

Within each chapter the book takes the format of a documentary television show with quotes from various couples illustrating the topic at hand. The vehicle works to the readers advantage, bringing alive what would otherwise be a dry, bloodless dissertation. Marcus, a journalist and television producer, manages to combine the best of both media.

Marcus uses his own relationship to illustrate various points. This is both a strength and a weakness. While the technique draws the reader into the book emotionally, it also compromises the books objectivity. The author does state up front, however, that the book is not a compendium of objectively rendered advice. The author has strong supportive opinions, on monogamy for example, and takes great pains to point them out. On the subject of dating his advice has a positively Victorian flavor. The author does give opposing views "airtime" and leaves the reader to ultimately decide what works best.

The main strength of *The Male Couple's Guide* is that it establishes norms of social behavior. It provides a standard against which gay male couples can judge themselves. The empowerment inherent in such a standard is not to be underestimated. Straight couples automatically have their parents, for better or worse, as role models. Gay men up to now have had nothing. Gay men can build on this loosely defined standard and adapt it to their own set of circumstances and personalities. Just the act of documenting gay relationships confers upon them a legitimacy that has been lacking up to now.

Legitimacy in the eyes of the law is another matter entirely, and one that Marcus covers extensively. The current status of gay relationships is examined with regard to ownership of property, legal obligations and insurance to name

THE BOOKSHELF



**What Mom
and Dad
Couldn't Tell You**

By Brien Philips

The Male Couples Guide to Living Together: What Gay Men Should Know About Living Together and Coping In A Straight World

by Eric Marcus \$9.95
Harper and Row 1988

Finally, a common sense approach to a modern situation. No longer must we rely on the straight perspective of how relationships should be. Eric Marcus has tackled a huge task and much like the *Reader's Digest Household Hints & Handy Tips*, *Hints from Heloise* and *The Physician's Desk Reference*, it is a book no gay man should be without.

The book is organized chronologi-

DOMESTIC PARTNERS

The Italian Parliament now recognizes people "tied by bonds of affection" as part of a family. In response, the city of Bologna has allocated housing for gay and lesbian couples.

but a few. At the end of each chapter an index of resources is provided for the reader. Taking action to legitimize the relationship, to the extent now legally possible, is strongly and repeatedly encouraged. Mr. Marcus solidifies his arguments with examples of couples who fail to adequately protect themselves under the law.

Despite the preaching style that occasionally emerges, *The Male Couple's*

Guide is an excellent and valuable resource. Because the majority of gay men have no intergenerational role models to follow, this book provides those models and a set of realistic expectations. Even more importantly, it provides a storehouse of tools with which to make a relationship work, both legally and emotionally. I would highly recommend that every gay man, in a relationship or not, have a copy. ▼

FINANCIAL PLANNING

The Golden Years

Hints & Tips for Retirement

by Stuart Armstrong



Planning for retirement is a traditional financial goal for virtually

everyone. Gay and lesbian couples, however, are not afforded some of the same advantages that are bestowed on legally recognized married couples and therefore must pay particular attention to certain aspects of their retirement planning. All the news isn't bad though, because in some situations gay and lesbians come out ahead. Before your attentions are turned to issues which make same sex couples distinctive, it is useful to understand some of the basics of retirement planning.

Social Security is far from adequate for most workers as an only source of retirement income, and the same can be said for most contemporary company pension plans. You will probably have to supplement other sources with your own savings efforts. Generally speaking, the earlier you address your retirement goals, the more flexibility you will have in terms of how much you are able to save and what kinds of investment vehicles you can take advantage of. If you start too late, you may never be able to catch up and you may be in for an undesirable lifestyle adjustment while

others are truly enjoying their golden years.

Two good rules of thumb to abide by if you are considering retirement around age 65:

- By age 30, begin setting money aside in whatever amounts possible
- No later than age 40, project a reasonable retirement age and income level that you will feel comfortable with. (The income figure is determined in today's dollars)

Once you have completed the second suggestion, a good financial planner or personal money management computer software program can do all the necessary crunching. These will tell you how much you will need to set aside on a regular basis to stand the best chance of reaching your projections. They will take into account such important factors as inflation, life expectancy, investment returns, social security and taxes.

Obviously, it is impossible to know exactly what your real needs will be at the time you retire. You might want to think of yourself as a champion dart thrower—the bullseye you are aiming for is hitting the savings goal you project, which will provide you with a comfort-

able retirement income. Not all champion dart throwers hit the bullseye; certainly not everyone who saves for retirement will hit that bullseye either. But a doer who starts to "train" well before retirement, following the above suggestions, will stand a much better chance at hitting his or her retirement bullseye.

Using investment vehicles suited for your situation will give you the upper hand. In general, when you are voluntarily contributing to retirement accounts, you should be striving for two common goals: tax deductions today and tax deferred or exempt income in the future. If you are reasonably confident that you will not need the money until after age 59½, you can probably utilize one or more of the plans to which the IRS gives special consideration. Such names as IRA's, 401(k)'s, annuities, simplified employee pensions (SEP), Keoughs, life insurance and TSA's are familiar to most. All of them may offer the possibility of tax deduction and/or tax deferred growth of your earnings. Which type(s) you should use will depend greatly on your individual circumstances.

Another topic which deserves considerable attention is how much risk you can afford to take in your investment strategies. A common mistake many people make is that they are much too conservative. As a result, they frequently

See *Money* on page 8

Stuart Armstrong is a Chartered Financial Consultant (ChFC) specializing in financial planning, insurance, and investments for individuals and small business owners in the greater Boston area. He has actively brought his professional expertise to the gay community through newspaper articles, radio interviews, and workshops for the AIDS Action Committee of Boston. He can be reached at (617)731-4000.

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Fill this space with the names, ages, length of relationship, city or state. We'll celebrate in print as space permits! Forward notices to the editor.

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NEWS BRIEFS

▼ BOSTON, MA—City council considers expanding the legal definition of a family to include domestic partnerships.

▼ NO. FLORIDA—AIDS couple gets FDA approval to use marijuana. They now await approval from the Drug Enforcement Agency.

▼ SEATTLE, WA—A male couple was granted permission by the court to adopt a nine-year-old boy.

▼ GAY newspapers in Boston, Baltimore, Philadelphia and San Francisco all endorsed pro-gay "Republican" candidates for statewide office in the last election.

▼ WASHINGTON, DC—Mayor Sharon Dixon has appointed an openly

lesbian woman and an openly gay man to senior positions in her administration.

▼ *COUPLES* is looking for news briefs of gay & lesbian origin—preferably couples oriented. Forward all news briefs to:

Editor
TWT Press, Inc.
P.O. Box 155
Boston, MA 02124-0002

▼ WASHINGTON, DC—FBI to retain openly gay man. The FBI has ruled for the first time that an openly gay man can keep his job at the agency.

News briefs deadline for March 1991 issue: February 25th. News briefs are printed as space permits.

[ED]

Children from page 3

don't make decisions in child custody cases based on a contract, a contract can document parental intentions from the very beginning¹.

Although it's depressing to think about potential disasters, we ended up feeling more secure than when we began. In fact, we marvelled that more straight people didn't work out these issues ahead of time.

When we decided to raise a family, we thought that for the first time in our lives, we'd be fighting off the privileges of heterosexuality that strangers would suddenly want to bestow on us. But having Sam has been like putting a picture of your lover out on your desk at work. It brings you out of the closet over and over again in ways you never anticipated. "Funny, I don't remember you being pregnant," said one puzzled resident of our small town to Chris. And Jo had to bear repeated and even accusatory questions about her marital status during and after the pregnancy. And when assumptions about heterosexuality have been made, they've been tinged with strong sentiment against unmarried mothers. When Jo, who is a criminal lawyer, was three months pregnant the rumor began

to circulate among other attorneys. One lawyer laughed at the news of Jo's pregnancy announcing it was impossible because Jo was a lesbian. When the fact became clearer, he was shocked and avoided Jo for three weeks.

Having a child is not for everyone. On the other hand, it's not true that you have to sacrifice sanity, solvency, a social life and sex for the next eighteen years of your life. From our 16 months of experience, we would say it's much easier with two parents than one, and with two incomes rather than one. You do give up the flexibility to spontaneously run out to a movie together or to put off dinner. But Sam's added immeasurable joy and love to our lives, extending our love for each other into a shared love for him. It's an experience neither of us would miss. ▼

¹Recently, a New Hampshire Court upheld the written will which provided for custody by the non-biological parent. While we believe it's better to have a will, we hope Sam never has to find out whether the court will uphold it.

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become victims of inflation. This is true for people of all ages including those who are already retired. It is interesting to note that the stock market (as represented by the Standard & Poor's 500 Index), for all of its short term volatility, has almost always out performed bonds, C.D.'s, money market accounts, and treasury securities over the long haul—by a notable margin.

Therefore, if you have at least ten years before retirement, you should be able to strive for greater long term returns with an emphasis in the stock market. Your stock portfolio should be well diversified and you may want consider a mutual fund. If you are close to retirement or are already retired, you should begin to redirect savings toward more safely oriented vehicles, still leaving behind approximately 25-40% of your investments in the stock market as an ongoing inflationary hedge.

Now that you have a basic foundation in the ABC's of retirement planning, let's start with the good news about one advantage that gay couples have over straight married couples. When the tax reform Act of 1986 arrived, it severely hampered the efforts of many who had been using Individual Retirement Accounts (IRA's) as a means of supplementing other retirement programs. One key change eliminates in many circumstances a full IRA tax deduction for a married couple if EITHER spouse is a participant in an employer sponsored pension plan. A frequent result: many people in this situation have simply

stopped adding to their IRA accounts and have also failed to save elsewhere. Since gay couples are not legally recognized as a married equivalent, an individual who does not have a retirement plan at work can still make a fully deductible IRA contribution even if his or her partner is part of a company pension plan. The tax deduction incentive that so many responded to in the early '80s, remains intact for gay and lesbian couples!

The bad news is discouraging. Individuals in a gay or lesbian relationship rarely qualify for survivor benefits under almost all but the most progressive pension plans. Furthermore, social security benefits stop at death if no traditional beneficiary exists. Large pension funds and the social security administration determine their contribution benefits to a sizable portion of the population. Although not common, some married couples in which one spouse has "come out" later in life remain together because of the significant advantages discussed above.

Since gay couples often can't look forward to survivor benefit provisions, they must place greater emphasis on supplemental savings in their own accounts. Fortunately, many of these plans we mentioned before *do* allow you to name a beneficiary of your choice without interference from the plan sponsor. You should name your partner directly as opposed to listing your estate. By doing so, you avoid having the proceeds pass through your will where relatives could contest it.

One particular word of caution: if you are planning to use life insurance as a retirement supplement, you are recommended against listing your partner as a beneficiary at the time you apply for the policy. Most life insurance companies still do not recognize non-traditional beneficiaries and can create trouble. For instance, list your estate or your mother initially. Once the policy is in your hands, you can change beneficiaries as often as you like.

For those at risk to AIDS, contributing to tax deductible retirement accounts may still make sense depending on your current health status. You could get the tax deduction today and have access to your accounts at the time you need it most. In fact, if you meet the IRS definition of "total disability", they usually waive the 10% penalty for premature withdrawals before age 59½. Since your income is likely to drop at the time you take it out, it may well be taxed at a lower rate.

The disadvantages certainly seem unfair but change is unlikely for a long time to come. The growing trend in major metropolitan law offers a glimmer of hope for revisions in the future. Meanwhile, start saving for retirement now and protect your future. ▼

If you have a question or topic of interest that relates to finances, send your inquiries to the editor.

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