

From The Editor



Finally, here it is, what you all have patiently waited for. The next fantastic issue of the EON newsletter. You'll notice that yet again we have a new look.

Thanks to JoAnn Roberts our newsletter has a new banner. I think it lends a touch of class to our publication, don't you? Thanks JoAnn.

Work is progressing on this year's Autumn Accord. The newly formed New York State Gender Coalition held a planning session on Saturday June 1. The dates for the Accord are October 4, 5 and 6. This years event will be held at the Hotel Syracuse and it looks like it is going to be better than ever so reserve those dates and be sure to mark them on your calendar.

Trinity Parish House is now the site of weekly informal dinners given for persons with aids & guests. These dinners are designed to provide "HIV'ers" a chance to get out and have fun. We are looking for servers and food preparers to help out. Also donations of food, door prizes and money will be greatly accepted. If you care to help out in this worthwhile cause are would just like to come and show your support please contact Steve Phillips or Russ Shinavier at 428-0948.

Enclosed in this newsletter is a schedule for Lesbian/Gay Pride Month. But sure to check out the numerous events going on this month. Let's show our support by attending.

We have a marvelous program planned for our next meeting in June.

Cheryl Dan will lead a discussion group on the subject: How Do We Perceive, or Experience the Purpose of EON. We hope for a high attendance for this meeting and bring your thoughts and experiences. A brief business meeting during which the board officers will give a report to the general membership and you will have the opportunity to share your ideas with the board. See you there.

I would like to take this opportunity to congratulate our newest board members Angela, Cheryl, and Kim. Welcome girls and good luck.

The E.O.N. Newsletter of E.O.N. Inc., 523 W. Syracuse, N.Y. 13204. of the International Fo Education and the N.Y.	Onondaga Street, EON is an affiliate undation for Gender
Editor	Diana J. Askew
Board of Directors	
President Outreach Director Membership Director	Molly K. Audrey M.
Secretary Treasurer	
Diana A. Angela S.	Melisza S. Cheryl D.

The telephone number of the E.O.N. Hot Line is 1-716-251-2316. If you have any questions, comments or special needs and you don't know who to talk to, call the Hot Line and leave a message. Someone will be in touch with you.

All submissions for the E.O.N. Newsletter should be sent to the editor at the following address and must be received by the 25th of the month to be included in the next newsletter issue.

Diana J. Askew P.O. Box 6293 Camillus N.Y. 13031

> E.O.N. MEETING SCHEDULE 1st Sat. of each month - 8 PM Rap group and socialization

3rd Sat. of each month - 8 PM
social evening which will include a
special program - programs to be
announced.

Last Wed of each month

It is with extreme sadness that I announce that this will be my last newsletter. Due to circumstances of a personal nature I find I can no longer devote the time needed to maintain the current level that Expressions as achieved. During the months as editor I have grown along with the newsletter and have looked at its publication as a labor of love. I want to thank all of you for the support and trust you placed in me as editor. I will greatly miss the joy of seeing Expressions finally going to press and mailed out to each of you. The EON Board of Directors has asked that I extend to you the opportunity to experience that joy first hand. We are looking for someone to take over as editor of the EON newsletter. If you think you would like to be the next editor please contact any member of the board. Thanks to all of you.

Human Needs

One of the problems within the "T" community over the years has been internal divisiveness: TV's who do not understand TS's, heterosexuals who fear or are exclusive of gays and lesbians, TG's who deplore the unwillingness of TV's to go public more openly and thereby challenge conventional conservatism. As Wendy Parker so eloquently advocates in the most recent issue of Tapestry (#57, pp. 31-41), if the gender community does not unite as a mutually supportive group, political power and social change are unlikely. Other leaders in our movement - Wendi Pierce, Merissa Sherrill Lynn, JoAnn Roberts - are also attracting attention to the 1990's as the "public awareness" decade for the "T" community. News items, talk shows appearances, invitation to college classes, new publications, huge increases in local and national membership - all point toward greater public awareness and potential gains against continued discrimination.

The one thing that we in the "T" community must guard against is worsening internal divisions over any issue, even seemingly petty ones. EON has recently (within the last year) expanded greatly because of its new emphasis on all elements in the gender community, and its leadership is committed to continued emphasis on openness and caring for all diverse needs and interests.

One recent issue which has had the potential for internal polarization is the smoking issue. We cannot afford to be so petty as to let this divide us on our broader collective efforts.

Our effort on the gender front is to help one another express, understand, and adjust to both psychological and social needs - thereby enhancing mental stability and health, and eliminating discrimination. While some persons do indeed need to smoke, others need to be free of it. No one should be forced to smoke passively because someone else needs to smoke actively.

The responsibility of the leadership of any group is to recognize those factors which lead toward the enhanced welfare of all members, and enact mission statements and policy acts which will bring about such goals. Hopefully, the policy decided upon by our EON Board of Directors regarding smoking at our meeting place will parallel their obvious concern for meeting the various needs of the members of the gender community. There is no place in our program for vindictiveness among any of us.

Sexual Reassignment Surgery and Insurance

by Molly K.

Insurance companies do not exist to protect you from financial disaster. They exist to make money. They gamble that their customers will never need the insurance they have paid for. If, due to illness or injury they (the customer) do need the insurance they have paid for , the insurance companies gamble they will be able to deny coverage through use of a loop hole in the policy. Suffice it to say that regardless of the reason you are making a claim under your policy, your insurance company will scour the policy to see if there is any possible way to deny the claim.

Reassignment surgery is, as every TS knows, extremely expensive. Insurance companies have everything to gain and nothing to lose by denying coverage for SRS.1 Historically, however, insurance companies failed to ever consider SRS as treatment for which the insured would ever make a claim. They were so unaware of the phenomenon that their policies did not address SRS coverage at all. As TS's began making claims, insurers were, in a sense, caught with their pants down. It was difficult for them to deny coverage as their policies had no specific exclusion covering SRS.

They used other exclusions in an attempt to deny coverage. Most policies exclude coverage for surgery that is not "medically necessary" or "required". The insurers argued that SRS was neither "medically necessary" nor "required" for the claimants health. Although insurers had some initial success with this argument, they eventually were unable to exclude coverage based on medical necessity. The professional community provided evidence that SRS was indeed "medically necessary" or "required".

In fact, the entire reassignment process is designed to weed out those for whom SRS is not the only effective treatment. SRS is considered to be a treatment of last resort and will only be performed where it is absolutely necessary. An approved candidate for surgery then, is by definition, a person for whom SRS is medically necessary or required. In testifying in insurance coverage cases, professionals performing SRS had little choice but to say that, in some cases, SRS is medically necessary. As a result, insurers could not exclude coverage based on medical necessity.

Another general exclusion relied upon be insurers to deny SRS coverage is cosmetic surgery. Most policies will not cover cosmetic surgery. Insurers argued that SRS is primarily cosmetic surgery for which no coverage is supplied. Insurers, in effect, sought to put SRS on a par with nose job and breast augmentation. This argument although initially successful was doomed to eventual failure.

The purpose of cosmetic surgery is to look more aesthetically pleasing. Beauty is in the eye of the beholder so just what is aesthetically pleasing is somewhat difficult to define. It is sufficient to say that regardless of what is pretty and what is not, cosmetic surgery is performed to improve one's looks.

SRS is not performed to improve a person's appearance. It is performed to anatomically alter one's sex. Some TS's are probably more aesthetically pleasing to the eye as their anatomic sex of birth than they are as their altered, true gender. The surgery helps to reconcile the conflict between a persons anatomic sex of birth and their true gender. This is not mere cosmetology we are dealing with.

The professional community, despite its usual lack of consensus, generally agreed that SRS was not cosmetic in nature. As a result, insurers were unable to successfully rely on exclusions for cosmetic surgery to deny coverage for SRS.

Insurers are generally much more knowledgeable regarding SRS than they were in the 1970's. Having been unsuccessful in denying coverage based on general exclusions, many insurers now include in their policies specific exclusions for SRS coverage. Such policies are of recent vintage and as such have yet to be challenged. I have some information that at least in two cases (one in California and one in Minnesota) such specific

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MAY 31 PROCLAMATION Press Conference sponsored by STONEWALL COMMITTEE; Noon at City Hall

- JUNE 1 PICMIC at Clark Reservation sponsored by BOYS FROM SYRACUSE; 10 am to dark; covered pavilion; bring your own food & beverages; info 472=9826; \$3 per car parking fee
- JUNE 1 "CEST LA GUERRE": songs from the AIDS War Front sponsored by SYRACUSE CARES at Syracuse Stage; fundraiser for AIDS TASK FORCE/ALTERNATIVE EFFORTS/PWA SUPPORT GROUP; 7 & 9 pm shows; \$10.00 adv/\$12.00 door; tickets 435-2121
- JUNE 2 "AFTERNOON WITH THE CLASSICS" sponsored by AIDS TASK FORCE at May Memorial; 2-3 pm; free
- JUNE 7 WEST END GIRLS live band at SASSY'S; 10 pm; \$3.00
- JUNE 8 BRIDGING GENERATIONS: YOUNG AND OLD TOGETHER sponsored by PRIDE COMMITTEE; Dialogue, entertainment & socializing; 2 pm at Trinity; free
- JUNE 11 OPENING OF GAY/LESBIAN ART SHOW sponsored by GLAS; 7 to 9 pm at Syracuse Stage; show to run all month; free/donations accepted
- JUNE 14 CANDLELIGHT VIGIL sponsored by ACT/UP; 7:30 pm at Columbus Circle; (info 428-9478); free
- JUNE 14 DANCE CONTEST AT SASSY'S; 11 pm; \$50.00 prize
- JUNE 16 CABARET STYLE TALENT SHOW sponsored by GLAS; 7:30 and 9:30 pm shows at Syracuse Stage; free/donations accepted
- JUNE 18 GREATER SYRACUSE NOW Program focusing on FAIR PRACTICES LAW at Trinity Church; 8 pm; free
- JUNE 19 SUPER TALENT REVUE at SASSY'S; 10 pm; 1st/2nd/3rd prizes awarded
- JUNE 21 GARDEN PARTY FUNDRAISER for LESBIAN AND GAY YOUTH PROGRAM; 5:30-11:30 pm; (tickets/info 476-8544); \$25.00
- JUNE 21 FEMINIST COMICS from NYC at SASSY'S; 10 pm; \$5.00 adv./\$6.00 at door
- JUNE 22 PANCAKE BREAKFAST sponsored by EON (Expressing Our Nature); 8:00-11:00 am at Trinity; \$3.50
- JUNE 22 LESBIAN/GAY PRIDE PARADE sponsored by PRIDE COMMITTEE; lineup at Trinity at 11 am; leave at 11:30 to march to Hanover Square for rally; EVERYONE WELCOME
- JUNE 22 PRIDE RALLY sponsored by PRIDE COMMITTEE at Hanover Square at 12:30 pm, Deborah Glick scheduled to speak
- JUNE 22 POST RALLY PICNIC sponsored by MCC; 3-6 pm at Trinity; free/donations accepted
- JUNE 22 LESBIAN/GAY DANCE sponsored by WOMEN'S INFORMATION CENTER 8:30 pm at May Memorial; \$3.00-\$6.00
- JUNE 29 Weekend bus to NYC PRIDE PARADE sponsored by BOYS FROM SYRACUSE (sorry, filled); NYC parade is on Sunday
- JUNE 30 LESBIAN POETRY READING at MY SISTERS' WORDS; 1 pm; free/donations accepted

THIS SCHEDULE WAS PREPARED BY THE PUBLICITY COMMITTEE OF THE PRIDE COMMITTEE, AND PROVIDED ON BEHALF OF THE PRIDE COMMITTEE BY THE STONEWALL COMMITTEE

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Course Application Form	
Femme Name	
Mailing address	Phone #
Deposit Enclosed	(Make checks payable to EON)

Please note any special mailing or phone instructions below. All information is held in strict confidence

exclusions were struck down. Until I can further research the issue and until there is a developed line of case law available, the validity of specific exclusions remains an open question.

Insurers have other means available to deny SRS coverage. Most policies will not provide coverage for a condition known to exist to the claimant prior to the signing of the policy. If you know you are a TS before executing the policy you are usually required to inform the insurer of this condition. Of course, once you inform them that you are a TS, they will probably refuse to issue a policy. If you don't tell them, you have concealed a material fact from them and they will, on that basis, seek to deny coverage. They would also base their denial on a general exclusion for pre-existing conditions.

A prospective TS should avoid getting an evaluation or beginning the initial phases of treatment (electrolysis, hormones, etc.) until they have obtained an insurance policy. Some policies will cover pre-existing conditions but these are rare. Even if you believe you are a TS, an insurer would have difficulty proving your condition was pre-existing if you haven't been evaluated / diagnosed or begun treatment.

If your insurance is private and you are paying premiums on your own, make sure your premiums are paid on time. Your coverage may lapse if you fall behind on your payments. However, don't give them any excuse, any rational basis to deny your claim. Most, if not all, policies require timely notification of prospective claims. Make sure you know and comply with all notices and provisions contained within your policy. If the insurer can show that late notification or absence of notification prejudiced their rights under the policy, they may be able to deny coverage.

This article is not meant to provide a TS with anything they need to know about insurance. It has been written only to give you a basic understanding of some of the factors affecting coverage. Please see a lawyer familiar with insurance law before you make a claim for insurance coverage and before you undergo treatment or an evaluation.

The reassignment process is long, arduous and complex. You need to be adequately prepared to deal with the various obstacles in your way. There are legal issues regarding divorce, employment discrimination, insurance, health care, special benefits, name changes and an infinite number of others many TS's never even considered let alone prepare for. There is no substitute for legal representation. It is better to see a lawyer and then find out you don't need one than to proceed without legal counsel and then discover, after it is too late, that you needed it after all.

*Authors Note:

I am attempting to compile information regarding transsexuals, transvestites and the law. I hope to amass a storehouse of legal information helpful to the gender community as well as develop a personal expertise in representing the gender community. I am asking the entire community to provide me with any information they have regarding their own personal experiences with the courts, employers, insurers, etc. All information I receive will be kept in the strictest confidence. Any documents you forward will have the names, addresses, etc. deleted. I hope you will share information you have; that way you'd be helping me to help others.

Please forward your information to:

Molly Kennedy c/o EON 523 West Onondaga Street Syracuse, N.Y. 13204

EON Makeup Classes to Begin

By Angela Sheedy

Learning the correct use of makeup and using this knowledge to enhance your appearance and create a more beautiful and unique you is probably one of the most rewarding experiences a crossdresser can have.

As a peer support group EON has always set some goals for it's members. One such goal is to provide it's members with the opportunity to improve their image and to be all that they can be. To increase the knowledge of any member of EON in the art of makeup, means that it is good for them and for EON.

There are so many benefits to learning good makeup techniques, that it is impossible to say which is more important. Confidence, being able to pass more easily in public and just the sheer joy of looking in the mirror and seeing a more feminine and beautiful you are just a few advantages that come to mind.

Because it has been my pleasure and joy to help my sisters whenever possible, I am pleased to announce that I will be conducting a series of five makeup classes for those members who wish to attend. As a crossdresser I know the problems we face with being proficient in the art of makeup such as beard cover, foundation, highlighting to enhance your good features and play down those masculine features. Having attended many classes and seminars myself, I know how important it is to look our best and within a series of five classes I can guarantee you will look and feel better, or I will refund your lesson fee. That is how confident I feel about these classes and in the techniques that I know will work for you.

Because it is so important to have small classes so that everyone will be to get the most out of them, I am limiting enrollment to five people per course. Each course will last for five lessons. Each lesson will be taught before the EON meetings held on the first and third Saturdays of the month. Classes will begin promptly at 6:30 p.m. and will run for one hour each. There will ba a charge of ten dollars (\$10.00) for each class, with a minimum deposit of twenty five dollars (\$25.00) to enroll in the series of classes. The remaining fee of five dollars (\$5.00) per class can be paid at each class. If you miss a class it may be made up at a later date with a private lesson, but at an increased cost, so you should try to attend the full series.

The course will cover basic skin care and hygiene; makeup techniques for all occasions; highlighting and shadow; custom colors to match skin tones; application tools and methods and special videotapes featuring the Jim Bridges technique. Makeup and supplies can be purchased and ordered during the lessons. First come, first served. So don't wait to get your application and deposit in. Fill out the application and send it with your deposit to A. Sheedy, 4430 N.E. Townline Rd., Marcellus, N.Y. 13108, or turn in the application and deposit at the next meeting of EON. The first class will begin on June 15,1991. See you there.



Be All You Want to Be - June 5-9, 1991 Cleveland, OH Registration fee - \$280 00 per person \$270.00 per person CD/GG couple \$75.00 deposit

Price does not include hotel accomodations

Be All Weekend P O. Box 5124 Willowick, OH. 44095

(216) 463-4865

A Weekend with Wildside - June 21-23, 1991 Toronto, Canada

Registration fee - \$255 00 per person

Price includes 2 nights at the Brownstone Hotel, breakfast each morning, and Saturday dinner

Take a Walk on the Wildside 429 C Dundas Street East Toronto, Ontario M5A 2A9 Canada

(416) 864-0420

Paradise in the Poconos Getaway Weekend - September 19-22, 1991

4 days/3 nights - \$275.00 per person double occupancy \$50.00 refundable deposit to hold reservations

Price includes receptions, parties, all meals, lodging, workshops, tax, and gratuity

Creative Design Services P.O. Box 9091 King of Prussia, PA. 19406

(215) 640-9449

Regular Meetings

Albany - 2nd Saturday of the Month - 145 club 8:00 PM 4th Friday of the Month - Club Room

E.O.N - Ist and 3rd Saturday of the Month - 8:00 PM Last Wednesday of the Month - 8:00 PM Trinity Episcopal Church Parish House Onondaga St. & Midland Ave.

Rochester CD Network - 2nd Friday of the Month - 6:00-11:00 PM