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Five Ways to Protect Your Cash

With the economy in turmoil, it's easy to feel scared about your financial future, so we enlisted the help of lesbian financial guru Rachel Robasciotti and her associate Maya Philipson to give you some insider tips on how to fight the fear and take control of your finances.



Rachel Robasciotti

Trust your judgment. "One of the great things about our lesbian clients, and women in general," says Robasciotti, "is that we don't generally invest in things that we don't understand. And a lot of the recent financial meltdown has had its core in people investing in things that they did not understand." Philipson agrees: "If any of your readers are worried that they don't know enough about investments, or they're worried about investing, tell them we think that they can absolutely learn and that they'll be better at it than the men." [Rachel Lastra]

Take a breath. "Don't panic," says Robasciotti. "Don't sell out of your investments and put the money in cash or under your mattress, because you'll lock in all your losses."

Watch your wallet. "The easiest way to live off of less," says Philipson, "is to have a lot of play in your spending, a lot of flexibility. And you get some of that flexibility by keeping those fixed expenses low. It's a bad time to take on a new mortgage or a new car payment, or to decide you want premium cable, because those are things that come out of your monthly expenses."

Demolish debt. "One of the most important things to realize is that if you are in the process of taking on debt, that debt is busy growing in the same way investments would be busy growing, only it's not in your favor. If you can get yourself in a position where you are not taking on debt, you're doing a lot for your retirement," advises Robasciotti. "It doesn't matter if you've accumulated a million dollars at retirement, if you also have a million dollars of debt to pay off."

Make the tough choices. "I would also recommend that people challenge the assumptions about what they believe it costs for them to live. If you can reduce some expenses, you'll create more money to pay off debt and save for retirement," says Robasciotti.

X Marks the Spot

With Molly Ringwald back in Hollywood, it's prime time for Gen X to finally get a little attention. Lisa Chamberlain's *Slackonomics: Generation X in the Age of Creative Destruction* shows why Gen Xers are ready to take the reins from Baby Boomers—not a moment too soon—while Jeff Gardinar's *X Saves the World* shows how the generation of riot grrrls, Alex P. Keaton and *Sassy* magazine got the shaft but might still save the world. Some stats:



22% of the workforce are Gen Xers.¹

49% of the workforce are Baby Boomers.¹

47% of Gen Xers say they'd "happily" stay with their present employers for the rest of their careers.²

Gen X employees work more paid and unpaid hours than their same-age counterparts did in the 1970s; Baby Boomers and Generation Yers work significantly less.³

Sources: ¹New Strategist Publications, ²Catalyst, ³Families and Work Institute

Loose Definitions

Generation Y:
People born
1981–1995

Generation X:
People born
1965–1980

Baby Boomers:
People born
1946–1964

GET PHYSICAL

Your primary care physician (PCP) or physician's assistant should give you a physical once a year. The following tests should be included:

- ▶ **Blood glucose check:** This test screens for diabetes or hypoglycemia.
- ▶ **Blood pressure check:** This basic test should be done every visit.
- ▶ **Breast exam:** An annual manual exam by your PCP is an essential screening for breast cancer.
- ▶ **Complete blood count (CBC):** This test screens for anemia and measures blood components like thyroid, liver and kidney values, as well as cholesterol levels.
- ▶ **PAP smear:** Usually part of an annual pelvic exam, this can be done by your PCP.
- ▶ **Skin cancer check:** This visual inspection of your entire body should be done every three years—more frequently if you have a family history of skin cancer or many moles.
- ▶ **TB test:** This test for exposure to tuberculosis should be done every year for people at high risk, or as suggested by your doctor.
- ▶ **Urinalysis:** Screens for urinary tract infections and kidney disorders, in addition to other diseases, such as diabetes.
- ▶ **Eye exam and glaucoma test:** Glaucoma is a leading cause of blindness.



Talk to Your Doctor

51% of lesbians did not "come out" to their doctor, though...

91% believed that it was important that their doctor knew their sexual orientation.

32% of physicians asked their patients about sexual orientation.

Source: Society of Obstetricians and Gynaecologists of Canada