

En Femme™

#20

Magazine



Miss Gay Pennsylvania Pageant

En femme Contents

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**Cover: Center; Miss Gay Pennsylvania, Melissa Lane;
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SHOPPING



Generally, every woman finds some degree of happiness in being able to shop for new clothes. Whether she's creating a new wardrobe or expanding an established one, the act of spending money and using credit cards (even at 20 percent interest) is nearly as good as sex, or at least as good as a favorite meal.

For men the art of shopping is fairly simple. Using shoes as an example, if a man needs new shoes, he simply buys new shoes—black or brown. For the woman or cross-dresser (CD), shopping is a far more complicated art.

First, there is always the need to comparatively shop in order to find the best possible price for that special pair of shoes. Secondly, the selection of color and style are critical. The shoes must match the garment and other accessories exactly! Or, it must be a perfect complimentary shade. In addition, shoes must compliment the style of the garment. They must be fashionable and different enough to suggest that the woman is special.

For the biological woman, the selection process includes shopping (consciously or subconsciously) at as many shoe stores as time and transportation permits. The process also includes trying on at least twenty similar pairs of a particular color and style of shoe for the one that is most perfect.

For the novice CD, the selection process might be complicated by the desire to purchase the shoes first, then try them on privately at home. If the shoe doesn't fit, the options are to throw them out, wear them anyway, or return them in order to start the whole process over again! Beauty is expensive.

Nevertheless when the process is completed, it is generally considered to be worth all the time and effort. Happiness is easily determined to be a new outfit and a collection of carefully chosen accessories. It's all basic to being feminine.

CASH, CREDIT OR LAY-AWAY

Cash: Have you ever noticed the different techniques a woman uses to acquire a new outfit or pair of shoes? It doesn't matter that she works for minimum wage, nor that she lives on a very limited budget. A woman will find some way to acquire that special garment at that special price.

For those of us fortunate enough to have a sizable amount of disposable income, the first and preferred option is always cash. It's quick and it's easy. You see it. You buy it. You take it with you. There's no finance charge, no minimum monthly payment and no possibility of damaging a fragile credit history.

Unfortunately, fewer people are able to utilize this option. In spite of the fact that the government constantly insists that the economy is strong and the inflation rate is low, it seems the cost of buying new clothes has risen a lot faster than salaries. Am I right or wrong?

President Bush and his circle of millionaires might be happy about being able to use cash, but more Americans are relying on credit cards than ever before.

Credit: I remember having \$3,000 on my VISA card. At a 19.8% interest rate, I paid \$50 every month, simply for finance charges!

My minimum payment was somewhere in the area of \$85 per month. Fifty of those dollars were going towards paying off the interest! It's ridiculous because you can presently buy a new home at about 10% interest. Furthermore, if I had paid the minimum monthly payment (without any additional purchases), it would have taken me over eight years to pay off the VISA card. For my \$3,000 in purchases, I would have paid VISA \$8,000! A \$3,000 used car at 17% would cost less than \$4,000.

VISA is only one example. The condition holds true for any other credit card. It's worse if there's an annual membership fee. American Express, for example, gets \$75 for the primary Gold Card user, and \$35 for every additional user.

There's no doubt, however, that credit cards are convenient. This is true whether or not they make any economic sense. And most of us have to rely on credit cards for a substantial number of purchases. It's one of the devices that enable the rich to get richer, and the poor to get poorer.

I haven't used my VISA card in over two years, and I'm still making accelerated (higher than required) monthly payments. In the long run, I'll be much better off.

American Express now offers an extended payment card, for an additional fee. Their basic policy, however, is that payment-in-full is due upon receipt of the bill. It's a good policy to follow when using any credit card. Never purchase more than you can pay off within a month or two.

Lay-away: Lay-away is a purchase option at most clothing stores. It provides a means of paying a portion of the full purchase price, over a predetermined period of time, until the article is paid in full. It provides several advantages:

- There is no finance charge
- Articles can be purchased at a sale price
- Different articles can be purchased at different stores
- Lay-away does not affect the buyer's credit history

- If a more suitable article is seen somewhere else, the amount paid can be refunded and applied to the more suitable article.

Men tend not to use the lay-away purchase option, because most men like to have an item they purchase immediately. Women tend to be more patient. At today's prices for clothes, patience also makes good economic sense.

CATALOGS

Sears and J.C. Penney stores continue to offer clothing, household goods and furniture through their catalogs. Their catalogs quite often enable a potential buyer to select from a wider variety of goods than is available through their stores.

Payment can be through a major credit card or through a check. Checks must usually clear before the article is shipped, and this means an additional waiting period. In addition to local taxes, there is usually a postage and handling fee involved that is based on the weight or size of the article being purchased.

Several stores refuse to ship to post office box numbers. You must provide the seller with an address. This is an inconvenience to those of us who live alone, or who (for any number of reasons) prefer that the article not be shipped to our residence. Perhaps, a spouse or roommate will become aware that a purchase was made. Therefore, a house number must be used and someone must be home to receive the article when it arrives.

Considering the number of obstacles involved in making a catalog purchase, it continues to be one of the most utilized means of buying clothing and accessories. It is especially used by CD's.

One obvious reason is that clothing size can be computed using figures provided by the seller. Sizes are based on bust, waist, and hip sizes typical to most women. CD's must usually focus on the waist size. Hip size can be adjusted using padded hips, and bust size can be increased through padded bras or falsies.

Another advantage to using a catalog is that the purchaser does not have to be embar-

rassed at having to try a garment on at their local department store.

Specialty Items: Many readers have written me for advice on where to purchase specialty items, such as padded girdles, panties, falsies, nipple inserts, and so on. These items are used as much by biological females to compensate for figure flaws, as they are used by the accomplished CD. Not every woman with an impressive set of hips is wiggling by without the assistance of some well-placed styrofoam. A little toilet tissue tucked under an average pair of breasts have turned many bachelors into husbands! So girls, we all need to learn and use the same tricks! It's a war out there, and those of us who fail to be competitive are quick to become casualties of war.

There are a number of TV boutiques that feature specialty items. Unfortunately, my experience has been that most boutiques offer inferior articles at very high prices—prices that would make a biological woman faint. CD's have been paying these outrageous prices only because they are unaware of any alternatives. I've shopped at Lee's Mardi Gras Boutique in New York. Their prices are fair and the quality of the accessories is always good. Another good source of specialty items is Gold Medal Hair Products.

The Gold Medal Company is based in New York, and although they feature wigs and preparations for use by African-American women, they also have many of the items nearly impossible to find anywhere else. And most of their products are for use by anyone.

Gold Medal publishes a free catalog and you can also place orders by telephone. Readers who are interested in wigs, padded panties and other foundation garments may contact me directly. I will prepare a list and send it to the company.

I understand that many of our readers are

closet TV's who rarely go out in public. The appropriate foundation garment is still a necessity for those who want to appear to have feminine proportions in your photographs. Over the years, I've taken enough female hormones so that these articles are not necessary for me

What's important to remember is that the average woman is proportioned in such a way that her hips are 10 inches larger than her waist. A substantial number of women have hip sizes that are 12 or 14 inches larger than their waist size.

The average man, with a 32 inch waist will only have 36 or 37 inch hips. Ideally, his hips should measure 42-44 inches if he wants to mimic female proportions. The CD who wears a dress designed for the average woman looks extremely odd without the required padding.

The same 10 inch difference applies to the bust line. A man with a 32 inch waist might have a 40 inch chest. He therefore requires only an additional 2 inches to properly mimic female proportions.

SUMMARY

Learn to shop the way biological females shop. Use credit cards only if it becomes an absolute necessity. In addition to the expense of using credit cards, they create records of your purchase which could become dangerous bits of information if someone is undergoing a security investigation for a divorce.

Use lay-away to build and to keep your wardrobe current.

Write to me to be placed on the mailing list for Gold Medal catalogs.

Stay sweet. Shop intelligently, and you'll be a very happy, turned on TV.

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