

LEGISLATIVE HOT LINE



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Sponsored by the Five Catholic Commissions and Catholic Campaign for Human Development of the Secretariat for Catholic Charities Health and Human Services

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Speak out for those who cannot speak, for the rights of all the destitute. Speak out, judge righteously. Defend the rights of the poor and needy. (Proverbs 31:8-9)

Congress plans on recessing and returning to their home district on September 26 for the November elections. Plan on a call or visit to their Congressional district offices during this time of recess to advocate on these issues and remind them about our brothers and sisters who have been suffering the most during these times of economic inequality.

ISSUE 5 (REFORM OF PAYDAY LENDING) EXPECTED TO MAKE THE BALLOT

Issue 5 is a referendum backed by the payday-lending industry that would overturn part of House Bill 545 which sets a new, restrictive interest-rate cap on short-term loans. The payday industry has only 10 more days to collect enough signatures to put it on the ballot, having missed their first deadline with collected signatures that were ruled invalid.

A "no" vote on Issue 5 allows payday lenders to continue charging a 391% annual interest rate (\$15 per \$100 on a two-week loan). A "yes" vote allows lenders to only charge a maximum of 28 % plus a \$15 origination fee, as permitted under Ohio's Small Loan Act. The fee difference on a \$300, two-week loan is \$45 versus \$18.

ACTION: *The Catholic Bishops of Ohio have taken a position on this non-partisan ballot issue. Should the issue appear on the ballot, the Bishops highly recommend a "YES" vote to protect the reforms passed in H.B. 545?*

VOTE YES ON ISSUE 5 (Payday Lending Reform). Issue 5 asks whether Section 3 of H.B. 545, the payday lending reform act, should remain a part of Ohio law.

~~~Yes on 5 lowers interest rates on payday loans from 391% to 28% APR.

~~~Yes on 5 ensures that loans will still be available for people who need them.

~~~Yes on 5 helps prevent Ohioans desperate for quick cash from falling into a cycle of high cost loans that they can never pay off.

~~~Yes on 5 will extend similar payday loan protections to all Ohioans that the federal government provides to military families.

~~~Yes on 5 approves the new laws supported by Governor Strickland, Speaker of the House Husted, Senate President Harris and overwhelming numbers of the Ohio Legislature. They believe that the state has a fundamental obligation to protect Ohioans from excessive interest rates and defective financial products.

## FAITHFUL CITIZENSHIP

See Attached regarding recommendations of the Ohio Bishops on additional ballot issues. Or visit [www.ohiocathconf.org](http://www.ohiocathconf.org) and click onto "Statewide Ballot Recommendations 2008"

### **BISHOPS URGE PRESIDENT BUSH, HOMELAND SECURITY TO DROP RAIDS**

Bishop John C. Wester, chairman of the Bishops' Committee on Migration, urged the Department of Homeland Security (DHS) and President Bush to reexamine the use of worksite enforcement raids as an immigration enforcement tool.

"The humanitarian costs of these raids are immeasurable and unacceptable in a civilized society," Bishop Wester said. "While we do not question the right and duty of our government to enforce the law, we do question whether worksite enforcement raids are the most effective and humane method for performing this duty, particularly as they are presently being implemented."

In the absence of comprehensive reform, the U.S. Catholic Bishops have sought to work collaboratively with DHS to ensure humanitarian considerations in executing workplace raids. The statement calls for a number of safeguards, such as refraining from enforcement activity in certain areas that provide humanitarian relief; release of caregivers who have dependents offering a variety of release mechanisms available under the law; access to legal representation; respect for basic human dignity; and, mechanisms for families to remain together and locate each other following an enforcement raid.

"Absent the effective implementation of these safeguards, we believe that these enforcement raids should be abandoned," the statement reads, adding that "[i]mmigration enforcement raids demonstrate politically the ability of the government to enforce the law. They do little, however, to solve the broader challenge of illegal immigration. They also reveal, sadly, the failure of a seriously flawed immigration system, which, as we have consistently stated, requires comprehensive reform."

### **ECONOMIC PROBLEMS CONTINUE AND EXPAND**

Congressional leaders delayed action on a second economic stimulus package to focus attention on the current banking crisis. Elements of a stimulus package may be included in a Continuing Resolution (CR) planned for passage before Congress adjourns as it failed to approve spending bills before the start of the new fiscal year on October 1.

Elements of the stimulus package that may be included in a CR include funding for infrastructure projects, additional food stamp benefits, state Medicaid programs, low-income home energy assistance program (LIHEAP), unemployment benefits, and disaster relief. The White House continues to express concern over the need for a second stimulus package, but seems open to the inclusion of some stimulus package elements in a CR.

A joint letter from Catholic Charities USA, The Catholic Health Association, and the United States Conference of Catholic Bishops was sent to House leaders on September 18<sup>th</sup> in support of a temporary increase in food stamp benefits and federal Medicaid assistance payments (FMAP), an extension of unemployment insurance, and increased funding for LIHEAP and the Emergency Food and Shelter Program (EFSP)

### **DARFUR, TENTS OF HOPE**

The situation in Darfur continues, without a reasonable end in sight. The U.N. Security Council has failed to match words with deeds that would ensure the swift, full and effective deployment of the UNAMID mission, while the world's countries have failed to effectively unite in calling for an end to the genocide.

**ACTION: Join others throughout the Diocese in a day of Prayer and action on Sunday October 19, 2008“Tents of Hope for the People of Darfur” will feature John Prendergast of ENOUGH, well known author and human rights activist, and Steve Hilbert, African Issues US Conference of Catholic Bishops. An interfaith prayer service will be held as well as a Blessing of the tents that have been created and crafted by organizations throughout the diocese and which will be taken to Washington DC as part of an event to call for more action on Darfur.**

**Event will be held at Fairlawn-West United Church of Christ, 2095 West Market Street in Akron for. 1:30 – 3:30 pm on Sunday October 19<sup>th</sup>. Donation: \$25.00**

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#### EVENTS AND RESOURCES

The Diocesan Social Action office has surveyed the candidates for US House of Representatives, and the Ohio General Assembly from the 8 counties of the Diocese. This non partisan survey, supported by Bishop Richard Lennon, will be available for distribution to parishioners after the first week in October and will be reprinted as an insert in the Universe Bulletin. Look for this valuable resource on voting at your parish.

Visit the Diocesan web site, [www.catholic-action.org](http://www.catholic-action.org) to find resources based on *FORMING CONSCIENCES FOR FAITHFUL CITIZENSHIP: A CALL TO POLITICAL RESPONSIBILITY* - the latest document from US Bishops. Included: Summary of the document, Basic Parish program materials, Pledge for Civil Discourse, and inserts from the Diocesan Resource Manual on Faithful Citizenship.

*For more information on the above, please call the Diocesan Social Action Office at 216-939-3851 or 888-620-5280. You can also visit our web page at [www.catholic-action.org](http://www.catholic-action.org) for more information. Thank you.*