

# La Crosse Wisconsin Voter

No. 91 League of Women Voters of the La Crosse Area Newsletter March/April 2007



## THE PRESIDENT'S PODIUM

It is almost time for our Annual Meeting again! It will be scheduled for Monday, April 30th at a location to be announced! I am searching for something different along the lines of comfort, convenience and elegance; yet trying to stay in an affordable price range. Please let me know if you have any ideas!

Our Annual Meeting is the time when we elect new officers and board members. Please consider stepping up this year and volunteering some time to keep our local league as vibrant and active as it has been in the past. Jane Klekamp is this year's Nominating Committee Chair. Contact her at (608) 785-2211 or [klekamp.jane@co.la-crosse.wi.us](mailto:klekamp.jane@co.la-crosse.wi.us) and let her know you are willing to serve.

We will also have a different format at the Legislative Breakfast this year. I have written to each legislator stating that I hope they can take time out of their busy schedules to join us. However, if they cannot, we would prefer they not send a staff person. That way your allotted time can be spent listening and questioning the legislators in person. I'm hoping you agree that this is more in the spirit of our Legislative Breakfast, rather than listening to a prepared speech with no opportunity to directly interact with the speech writer.

I hope to see you all at these two upcoming meetings and the Holiday Party!

Roxanne Reynolds  
President, League of Women Voters of the La Crosse Area

## Judicial candidate forum educates audience on judicial process

Together with the Domestic Abuse Task Force, the Family and Children's Council, and the UW-La Crosse Political Science Department, the League sponsored a pre-primary judicial candidate forum on February 12 on the UW-L campus. The two forums, one for Branch 2 (with can-

didates Elliott Levine, Lorelee Clark, and Christine Clair) and one for Branch 4 (with candidates Kara Burgos, Scott Horne, and John Brinckman), were held back-to-back and were largely attended by students as well as many community members and the media. Because of the presence of so many students, many candidates spoke not only to



their qualifications, but on the workings of the judicial process. It was a very educational and stimulating discussion. Thanks to Dr. Joe Heim of UW-L for moderating the discussions. A follow-up judicial forum for the general election will be

held in the same location (Port O'Call in Cartwright Center on the UW-L campus) on Monday, March 26 at 7:00 p.m. Please join us!

Catherine Kolkmeier

## Legislative Breakfast

This year's Legislative Breakfast is scheduled for Saturday, March 31st. We will meet in the Greenery of Days Inn, 101 Sky Harbour Drive, La Crosse.

Registration is at 8:30 a.m. with breakfast at 9:00 a.m. Cost will be \$10.00 including sales tax and gratuity. The breakfast buffet will consist of fresh fruit, scrambled eggs, bacon, potato, english muffins, yogurt, juices and coffee, tea or milk.

Call in your reservation by March 26 (791-1191) or email Roxanne Reynolds ([roxannereynolds@centurytel.net](mailto:roxannereynolds@centurytel.net)).

## LWVUS Immigration Study

Delegates at the June 2006 LWVUS convention, voted to begin a three-year study of immigration. January 2007, the LWVUS Board voted to change this to a two-year study due to requests from Leagues and because of information already gathered.

September 1, 2007, the LWVUS will distribute a Leader's Guide that includes consensus questions on immigration. Local Leagues will have from September 2007 to January 2008 to take consensus. The national website, [www.lwv.org](http://www.lwv.org), currently has a list of resource materials recommended by the LWVUS Immigration Study Committee. It also has Background Papers on the following:

- ♦ Economic Aspects of Authorized and Unauthorized Immigration.
- ♦ Effects of Global Interdependence on Migration.
- ♦ Immigration and the Economy.
- ♦ Overview: Federal Immigration Policy and Proposed Reforms.

To find these, scroll to the bottom of the home page and click on Immigration Study.

This is a chance to get a head start on learning about this timely topic. The May program meeting for our La Crosse League will be devoted to this issue.

Betty Kruck



### HOLIDAY PARTY LEAGUE OF WOMEN VOTERS OF THE CROSSE AREA (St. Patrick's Day rather than the traditional Holiday gathering)

**WHEN:** Saturday March 10, 2007

**TIME:** Open House 1-4 p.m. Come for all or part of the afternoon.

**WHAT:** Bring a dish to pass. There will be beverages, sandwiches, and other assorted finger food provided by Gretchen Benjamin.

**WHERE:** Gretchen's Home, 5605 Meir Court, La Crosse (788-1930)

**DIRECTIONS:** Go south on Highways 14, 61, and 35. Split off on 14/61 toward Coon Valley. Take the first right turn onto Fireclay Road. Take the first left turn (less than a block) onto Brickyard Lane. The house on the corner of Brickyard and Meir Court is Gretchen's. (It's about a block down the street – wheat colored). It is best to park on Brickyard because Meir Court is a narrow road without much parking.

**Please bring your significant other with you or any potential new member for the League. Hope all can come!**

### Judicial candidate forum educates audience on judicial process

By Catherine Kolkmeier

Together with the Domestic Abuse Task Force, the Family and Children's Council, and the UW-La Crosse Political Science Department, the League sponsored a pre-primary judicial candidate forum on February 12 on the UW-L campus. The two forums, one for Branch 2 (with candidates Elliott Levine, Loralee Clark, and Christine Clair) and one for Branch 4 (with candidates Kara Burgos, Scott Horne, and John Brinckman), were held back-to-back and were largely attended by students as well as many community members and the media. Because of the presence of so many students, many candidates spoke not only to their qualifications, but on the workings of the judicial process. It was a very educational and stimulating discussion. Thanks to Dr. Joe Heim of UW-L for moderating the discussions. A follow-up judicial forum for the general election will be held in the same location (Port O'Call in Cartwright Center on the UW-L campus) on Monday, March 26 at 7:00 p.m. Please join us!

## NEW MEMBER PROFILE: LINDA JAWSON

Linda Jawson is originally from Lincoln, Nebraska. She attended the University of Nebraska and received a Bachelor's degree in Geography and a Master's degree in Agronomy. She and husband Mike have three children: Jacob who lives with his wife Summer in Fort Collins, Colorado; Ava who attends Salisbury University in Maryland; and Aaron who is a junior at Central High School.

The family moved to Oklahoma when Mike accepted a position with the Environmental Protection Agency in Ada where Linda became involved with the local League of Women Voters and was subsequently President of the Pontotoc County League for two years during the national League studies on health care and water quality. While in Ada, Linda also taught chemistry laboratory classes at East Central University and especially enjoyed assisting non-traditional students (as she had been one during her university studies).

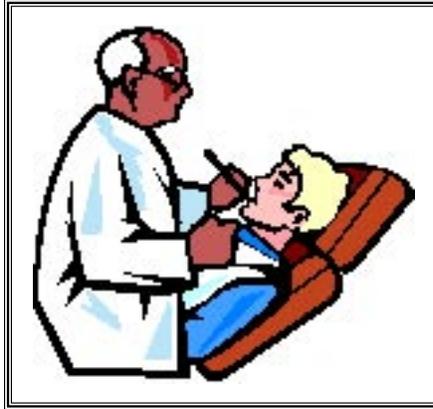
The family then moved to Maryland in 1996 when Mike started work as a National Program Leader for the U.S. Department of Agriculture. Linda also took a position with USDA and did research regarding organic/sustainable farming and carbon/nitrogen sequestration. Linda continued her involvement with political issues and was able to attend the Million Mom March in Washington, D.C. in 2000 and joined the local Mothers Opposing Bush group in 2004.

Linda, Mike and Aaron recently relocated to La Crosse when Mike took the position of Center Director at the U.S. Geological Survey Lab. Linda and Mike were hoping to get back to this area to be close to both families as Mike grew up in Milwaukee. They are looking forward to enjoying many outdoor activities including kayaking, canoeing and camping. Linda recently started a new position as Administrative Assistant in the Development Office with Catholic Charities. Linda is also an Elder with the Presbyterian Church and an adult leader with Boy Scouts-Troop 17.

**Vote on Tues., April 3**

## Update on Dental Care

Dental care for individuals on Medicaid was the topic of the December 2005 program meeting for the La Crosse League. Just one month before that program, a La Crosse Dental Advocacy Coalition was formed with area legislators, hospital administrators, dentists, dental hygienists, health officials, nurses and interested citizens and organizations. The group has continued to meet each month with a goal of decreasing pain and suffering for individuals who are unable to gain access to dental care.



This coalition is becoming a major force in advocating for an increase in the reimbursement rate for dentists. Although the group has gathered information, studied every angle of the problem and brainstormed solutions, the problem remains that dentists lose a significant amount of money on every Medicaid patient that they see. Therefore the number of Medicaid patients that dentists accept is limited.

Betty Kruck is representing the LWV-La Crosse League on the Coalition and has coordinated some efforts with other interested League members in the state.

Some dental facts to consider:

Only 20% of the nearly 19,000 Medicaid eligible people in La Crosse county were able to access dental care in 2005.

- ♦ Scenic Bluffs Community Health Center, a Federally Qualified Health Center in Cashton, currently has a waiting list of over 600 people needing dental care.
- ♦ In 2004, nearly 900 uninsured or Medicaid insured people presented to La Crosse Emergency Rooms and Urgent Care for complaints of dental pain.
- ♦ Currently, there are no dentists in La Crosse County accepting new Medicaid clients over the age of 6.
- ♦ The current reimbursement rate for dentists providing care to Medicaid recipients in Wisconsin is 40% of the actual cost of providing services.
- ♦ Less than 1% of Medicaid dollars are spent on dental care in Wisconsin.
- ♦ Wisconsin ranks among the lowest five states in the country for the percentage of Medicaid funds allotted to dental care.
- ♦ Half of all cavities among low-income children go untreated.

For more information, contact Karen Knox at the County Health Department, 608-785-9849, or Betty Kruck, [krux@mwt.net](mailto:krux@mwt.net).

## **NEW MEMBER PROFILE: JENNY WALTER**

Jenny Walter joined the LWV after the fall tea. She has lived in La Crosse since 1981 and has been married to her husband Tom since 1984. They live on the south side of town. She works at the Franciscan Spirituality Center as an administrative assistant, and Tom owns his own business, Handyman Tom. They don't have any children, but have some great friends. Jenny enjoys biking, hiking, traveling and being outside (except for some of the cold winter days). She says she looks forward to meeting others involved in the LWV and learning more about issues.

### **Welcome new member:**

#### **Maureen Freedland**

2641 Schubert Place  
La Crosse, WI 54601  
(608)796-1076

## **LWV Guest Column:**

### **Loan sharks in our midst: Pay Day Loans Hurt Low-Income Families**

Grace E. Jones, Executive Director, Couleecap, Inc.

Despite working hard, many families live paycheck to paycheck, struggling to meet day-to-day expenses or to build a cash cushion for emergencies. Geographically isolated and often lacking financial background, they are vulnerable to money traps such as payday loans, a quick growing form of predatory lending in America. Because these loans are small, short-term transactions, the Annual Percentage Rate (APR) is typically quite high. Interest rates and fees typically run between 650% or 780% APR (Consumer Federation of America – CFA, 2004). The average loan ranges from \$100 to \$500. A typical \$500 two-week loan will cost the borrower \$650 to repay. At these rates, if a \$500 two-week payday loan were rolled over for just three months, it will cost the borrower over \$900 in fees and interest—for an entire year it would cost \$3,900.

According to one study, 91% of payday loans are made to repeat customers, cash-strapped workers who fall into a debilitating cycle of high-cost debt. Unable to repay

their loans when their next paycheck arrives, borrowers roll over their payday loans and incur a new round of fees and interest charges. These repeat borrowers often pay far more in interest and fees than they ever received in cash advances.

### **Startling Trends**

- ◆ More than 100:1 - Ratio of “payday lending” outlets currently operating nationwide versus the number of these outlets operating in the early 1990’s.
- ◆ 488 - Number of Payday lending locations in Wisconsin; 24 locations in Couleecap’s four county service area of Crawford, La Crosse, Monroe, and Vernon counties. Visit [www.wdfi.org/fi/lfs/licensee\\_lists/](http://www.wdfi.org/fi/lfs/licensee_lists/) to view listing.
- ◆ 470% - Average annualized interest rate of a payday loan.

*Advocacy, Winter 2005*

The Department of Financial Institutions (DFI) is a state agency that licenses and regulates companies that make consumer loans in Wisconsin where the interest rate is over 18% per annum. Wisconsin lenders (other than banks and credit unions) must obtain a license from the Department of Financial Institutions (DFI) Division of Banking in order to charge interest greater than 18% APR. There is no statutory maximum on the interest rates or fees charged by these licensed lenders. This includes the payday loan companies.

During the summer of 2000, the DFI conducted a review of 17 Wisconsin payday loan operations to determine how they were used and who used them. For loan applicants reporting net income, the average was \$18,675 annually. For those who reported gross income, the average was \$24,673. Renters constituted more than 60% of loan applicants in the study. DFI determined that the average loan length among those reviewed was 14 days, and that the average disclosed annual percentage rate of all reviewed loans was 542.2%.

*Couleecap, Inc. is a private non-profit 501(c) 3 charitable organization created in 1966. Our four-county service area includes Crawford, La Crosse, Monroe, and Vernon counties in Wisconsin. For more than 40 years, we have been helping low-income people build on their strengths and become more self-sufficient. We operate over 30 programs in the areas of housing, family and youth services, and emergency services. For more information regarding Couleecap, Inc. and its programs go to [www.couleecap.org](http://www.couleecap.org)*

## E-MAIL AND PHONE NUMBERS FOR STATE REPRESENTATIVES

Senate District 32 Sen. Dan Kapanke  
(608) 266-5490  
<http://www.legis.state.wi.us/senate/sen32/sen32.html>  
e-mail: [Sen.Kapanke@legis.state.wi.us](mailto:Sen.Kapanke@legis.state.wi.us)

Assembly District 94 Rep. Michael Huebsch  
(608) 786-3512  
<http://www.legis.state.wi.us/assembly/asm94/asm94.html>  
e-mail: [Rep.Huebsch@legis.state.wi.us](mailto:Rep.Huebsch@legis.state.wi.us)

Assembly District 95 Rep. Jennifer Shilling  
(608) 788-9854  
<http://www.legis.state.wi.us/assembly/asm95/asm95.html>  
e-mail: [Rep.Shilling@legis.state.wi.us](mailto:Rep.Shilling@legis.state.wi.us)

Assembly District 96 Rep. Lee Nerison  
(608) 266-3534  
<http://www.legis.state.wi.us/assembly/asm96/asm96.html>  
e-mail: [Rep.Nerison@legis.state.wi.us](mailto:Rep.Nerison@legis.state.wi.us)

## LEAGUE CONTACT INFORMATION

League of Women Voters of the La Crosse Area:  
<http://www.lwvlacrosse.org/>

La Crosse Area League Phone: 791-1191

League of Women Voters of Wisconsin:  
<http://www.lwvwi.org/>

Send correspondence regarding *La Crosse Wisconsin Voter* to the Editor, Anita Evans, at [anitalarry@centurytel.net](mailto:anitalarry@centurytel.net)

## County & State

La Crosse County web site (information on Board of Supervisors and Committees):  
<http://www.co.la-crosse.wi.us/Default.htm>

State Legislative Hotline:  
(800) 362-9472

Wisconsin State Legislature (including Wisconsin Blue Book): <http://www.legis.state.wi.us/>

### LEAGUE OF WOMEN VOTERS OF THE LA CROSSE AREA

#### 2006/07 BOARD MEMBERS

*President*

Roxanne Reynolds

*Vice President*

Open

*Secretary*

Sandy Sechrest

*Treasurer*

Dee Peacock

*Directors:*

Gretchen Benjamin

Anita Evans

Nancy Hill

Maureen Kinney

Jane Klekamp

Catherine Kolkmeier

Betty Kruck

Jean Marck

Ellen Rosborough

CALENDAR FOR MARCH - APRIL, 2007  
LEAGUE OF WOMEN VOTERS OF THE LA CROSSE AREA

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*Holiday Party (Open House)* Sat., March 10. 1:00 - 4:00 p.m.  
*Gretchen Benjamin's Home, 5605 Meir Court, La Crosse*

*CWV Board Meeting* Wed., March 21 from Noon - 1:00 p.m.

*Judicial Forum* Mon., March 26 at 7:00 p.m.  
*UW-C Cartwright Center Port O'Call*

*Legislative Breakfast* Sat., March 31 at 8:30 a.m.  
*Greenery of Days Inn, 101 Sky Harbour Drive, La Crosse*

*VOTE: Spring Election* Tues., April 3

*CWV Board Meeting* Wed., April 18 from Noon - 1:00 p.m.

*Annual Meeting* Mon., April 30 at 5:30 p.m.

Note: Contact LWV Board President or refer to the agenda for Board meeting locations. Board meetings dates and time are subject to change.



League of Women Voters of the La Crosse Area  
P. O. Box 363  
La Crosse, WI 54602-0363