



THE LEAGUE OF WOMEN VOTERS OF MILWAUKEE COUNTY

League Lines

MAY/JUNE 2007

Calendar

414-273-8683

New web site! <http://lwvmilwaukee.org>, e-mail: info@lwvmilwaukee.org

April

- 18 Wed – **Unit Discussion Meetings**
Consensus: “Convenience Lending”
 Choose your location & time below and BRING THIS BULLETIN & see <http://lwvmilwaukee.org>
- AFTERNOON UNIT, West, 1 pm
 St. Matthew’s Church
 1615 Wauwatosa Ave.
 Contact: Minna Jones (414) 476-5249
- EVENING UNITS
- EAST – 6:30pm
 Shorewood Public Library,
 Community Rm. South
 Contact: Barbara Hussin (414) 351-0819
- WEST – 7:30pm
 Location Varies
 Contact: Ruth Snedic (414) 771-7690
- 23 Mon. – 9:15am, Intern’l Relations Committee
 Topics: Background of Ban Ki-moon,
 UN Sect. General &
 Recommendations for UN Reform
 Dilys Spransy’s home
 3304 N. Cambridge Ave.
 Contact: Marianne Steigerwald
 (414) 371-7836

May

- 7 Mon – 5:30pm Social, 6pm Dinner
LWV Milwaukee County Annual Meeting
Keynote: The Honorable Shirley Abrahamson
Chief Justice, Wisconsin Supreme Court
 Italian Community Center
 631 East Chicago Street
 Reserve by noon May 1 (Form Inside)
 Contact: Angela McKenzie, 414/933-3629
- 9 Wed – Board Meeting
 Washington Park Library
 2121 N. Sherman Blvd.
 Contact: Louise Petering, 414/351-3617

- 14 Mon – **Campaign Finance Reform Forum**
 6:30-8pm
 American Serb Hall
 1501 W. Oklahoma Avenue
 Milwaukee, Wisconsin
 Contact: Terry Ross
www.commoncause.org/wi or
 Louise Petering, 414/351-3617
- 20 Sun – International Relations Committee,
 10:30am
 Brunch at Maxwell’s Restaurant
 1005 S. Moorland Road, Brookfield
 Contact: Marianne Steigerwald, 414/476-9272
- 21 Mon – Natural Resources Committee
 Jennifer Runquist’s home
 3002 E. Kenwood Blvd., Milwaukee
 Contact: Jennifer Runquist, 414/332-5067

June

- 9-11 Sat-Mon - LWVUS Council
 (Washington)
- 15-16 Fri & Sat - **LWV WISCONSIN CONVENTION**
 Green Bay, Regency Suites
 (See Leader’s Lines in this bulletin)
 Contact: Louise Petering,
 414/351-3617
- 13 Wed - Board Meeting & Bulletin
 Deadline
 Washington Park Library
 2121 N. Sherman Blvd.
 Contact: Louise Petering,
 414/351-3617
- 25 Mon – International Committee,
 9:15am
 Topic: Building an Open and Inclusive
 Regional Architecture for Asia
 Lucille Bowen’s home
 4215 N 100th Street, Apt. 240
 Contact: Marianne Steigerwald
 414/476-9272

- 25 Mon - Natural Resources Committee
 Jennifer Runquist’s home
 3002 E. Kenwood Blvd., Milwaukee
 Contact: Jennifer Runquist,
 414/332-5067

ANNUAL MEETING

Monday, May 7

5:30 pm
Italian Community Center

Hear Keynoter

**The Honorable
Shirley Abrahamson,
Chief Justice,
Wisconsin Supreme Court.**

Reservation form is attached.

**BRING THIS BULLETIN TO THE
APRIL UNIT DISCUSSION MEETING**

You’ll need it for local
study consensus.

LEADERS LINES

Louise Petering, Co-Presidents

Several key events cap our League year, the Annual Meeting on May 7th featuring keynote, The Honorable Shirley Abrahamson, Chief Justice of the Wisconsin Supreme Court; a public forum on May 14, "Corruption and Campaign finance Reform in Wisconsin;" and the LWV Wisconsin Convention in Green Bay. Please reserve for the annual meeting now using the form in this bulletin or by going to our website, <http://lwvmilwaukee.org>. Take time to socialize with League friends and guests, enjoy our keynote, and help decide the future direction of our League.

Update yourself on campaign finance reform issues and attend the League Co-sponsored forum at 6:30pm, May 14th at Serb Hall. Panelists include Jay Heck, Executive Director, common Cause in Wisconsin; Jeanette Bell, Mayor of West Allis; State Senator Tim Carpenter (D- Milwaukee); E. Michael McCann, Milwaukee County District Attorney 1968-2006; and Mordecai Lee, UW-Milwaukee Professor of Government Affairs and former State Senator and Representative.

Finally, I invite you to join me in the action at State Convention in Green Bay, June 15 and 16 as a delegate. Convention is a biennial event at which local League delegates and members at large meet to discuss and vote on issues of League policy and administration. Convention is the time when new studies are selected, positions are revised and bylaws changed. It is also an educational event, with expert speakers on a variety of topics informing members on current issues, possible topics for future study and effective methods of policy influence. Finally, Convention is an excellent opportunity to network and socialize with League members from around the state. All members are welcome and encouraged to attend Convention as visitors. Time is provided for visitors to caucus with their delegates before votes are cast. Stay connected and informed; get to know other Leaguers at convention. Local Leagues send one voting delegate to Convention for every 15 members, so there is room for YOU! If you would like to be a delegate or alternate please contact me at (414) 351-3617.

TREASURER'S NOTE

Susan Slocum

Enclosed in this newsletter along with Annual Meeting materials you will find the Proposed Budget for the 2007-2008 Fiscal Year. In reviewing the financial reporting format used by the LWVMC this past year, the board felt we needed to more precisely forecast the League's financial needs and break down our income and actual costs for operations and educational programming. You will find that the new format is also quite detailed. Although LWVMC still tracks monthly income and expense by educational and non-educational programming, as in the past, this budget combines the LWVMC operating budget and the LWVMC education fund budget to give you a complete picture of our total operations.

As you read through the budget, there are a few items that we would like to mention. On the income side, 1) we have split out the different levels of membership, and 2) due to our successful ENR revenue, we have invested \$5,000.00 in a CD. On the expense side, 3) all expense categories are listed in more detail, 4) there is no budget allowance for the website because our contract runs for two years, & 5) We have added an expense line for rent, anticipating a part time centralized office space. Finally, 6) we have added an income and expense category for special events, anticipating increased fundraising.

We hope that you enjoy the new financial reporting format. Please direct any questions and/or concerns to Susan Slocum, Treasurer.

MEMBERSHIP

Mary Stefaniak and Gloria Weiskotten, Membership Co-Chairs

Kit Halloran-O'Meara was honored March 21st at a reception at City Hall for her nine years of dedicated service as League representative to the City of Milwaukee Ethics Board. Many thanks Kit for your devoted service on behalf of the citizens of Milwaukee and League. **Fran Swigart**, was appointed as League representative to the City Ethics Board but is currently ailing. Keep Fran in your thoughts. Member Barbara Maher called our attention to Marquette U's feature of **Sister Mary Ellen Paulson**, better known as "**Sme**," in the alumni profile column of their magazine. Spunky is an apt description for someone who has served as a substitute teacher in MPS for the past 20 years and replies to student comments like "You're crazy" with "Shhh, don't tell!" Congratulations "Sme!"

LOCAL STUDY: LENDING INDUSTRY PRACTICES

Dorothy Dean, Chair

*Editor's Note: The article below begins with a brief summary of League positions where one might look for advocacy support regarding lending practices that demonstrates none exists. The article then proceeds to clarify the division of the study, and looks at several forms of "convenient lending." For more reports about all aspects of these practices, see the League of Women Voters of Milwaukee County web site, http://lwvmilwaukee.org/local_study.html. **Remember, bring this article to the units on April 18th!***

There are certain lending practices and lending products that are controversial. Legislation is being drafted to address concerns about these practices and products. The first question then is: does the League have any positions that would permit local and state League chapters to adopt positions and take action. A review of the League positions shows none that cover this situation.

A local study's consensus will look primarily at actions that can be taken locally. An examination of the full scope of *continued on pg. 3*

lending issues necessarily reveals an intermingling of regulations at other than local levels.

Current National League Positions Do Not Cover Lending Practices:

The League's position on **Urban Policy** deals primarily with federal government responsibility to communities and the targeted transfer of federal tax dollars to urban areas for economic development activities, tax credits, loan guarantees and subsidies to business; expanding the stock of housing.

The emphasis in League's position on **Meeting Basic Human Needs** is on income and services sufficient to meet the need for food, health care programs and housing. Housing in this context is simply a place to live.

The League's position on **Equality of Opportunity** recognizes the necessary roles of all levels of government in providing "equality of opportunity for education, employment and housing for all persons in the United States . . ."

In our Milwaukee area there is concern for the possible deleterious effects of the lending practices of private businesses. There is recognition of possible abuses in the business of lending or of housing as anything more than a safe place to live. Housing is actually the primary way that one generation accumulates wealth and passes it on to the next. This important aspect of housing as wealth affects the receiving generation's ability to pay for higher education, better health care, etc. There is a need to study lending for its own sake; for its impact on the lives of individuals, families, and entire communities.

Predatory Lending and Convenient Lending & Division of Study

Both of these types of lending are the subjects of legislation and serious public policy discussion at all levels of government as well as concern on the part of consumer advocates and some lending businesses.

As the study committee began, it quickly became apparent that we should tackle convenient lending first for a number of reasons, the most important being that it is easier to define. There are generally accepted definitions in the industry and among consumer advocates and proponents of convenient lending. Predatory lending is much more difficult to define.

Predatory lending is called a growth industry. It is a loan usually larger than \$10,000. Its primary identifier is that the borrower's house is the security for the loan. What causes the term "predatory" to be used is that some terms of the loan agreement are nonstandard and/or result in a loan product that is detrimental to the borrower. Predatory loans may be first or second mortgages, home equity loans, or debt consolidation loans

The debt consolidation loans and the home equity loans

are most often ways of turning unsecured debt (credit cards, medical bills) into debt secured by the consumer's home, putting the home at greater risk.

Home loans are regulated by the Wisconsin Department of Financial Institutions and by federal agencies. There are local and national efforts to deal with predatory loans legislatively. Several states have laws regulating predatory lending. Most do not. There is a growing effort at the national level to have Congress pass regulatory legislation. The League has no position on these methods of lending.

Convenient lending, primarily payday lending, is also a growth industry. It is growing exponentially. Convenient lending in Wisconsin is largely unregulated. Convenient lending includes pawnbrokers, payday lenders, car title lenders, refund anticipation loans, pay stub loans, holiday loans and check cashing businesses. Pawnbrokers are limited, by law, to a 36% APR interest rate. The other types of convenient lending are not limited as to interest rate in Wisconsin. Each of the following describes one kind of largely unregulated "convenient loan".

"A '**payday loan**' is a short-term loan made for seven to 30 days for a small amount. Fees charged on payday loans generally range from \$15 to \$30 on each \$100 advanced. A typical example would be that in exchange for a \$300 advance until the next payday, the borrower writes a post-dated check for \$300 and receives \$255 in cash — the lender taking a \$45 fee off the top. The lender then holds on to the check until the following payday, before depositing it in its own account. When the fee for a short-term payday loan is translated into an annual percentage rate, the implied annual interest rate ranges between 400 and 1000 percent. Virtually no payday loan outlets existed 15 years ago; today, there are more payday loan and check cashing stores nationwide than there are McDonald's, Burger King, Sears, J.C. Penney, and Target stores combined. For economists, several interesting issues arise in the study of payday loans: Is this just a situation in which willing customers and firms interact in the market for ready access to high-cost, short-term credit? Or does the payday loan industry encourage habitual borrowing and the snowballing of unaffordable debt in such a way that the state has a role to play in limiting consumers from their own excesses? Would a ban or overly restrictive regulations on payday lending just revive the market for loan-sharking? And what of a similar practice by mainstream banks, who regularly allow their customers to overdraw their checking accounts if they pay a fee comparable in size to a payday loan charge?"

Source: abstract of an article by Michael A. Stegman, "Payday Lending," The Journal of Economic Perspectives Vol. 21, No. 1, Winter 2007

Car title loans are short-term, high-interest loans secured by title to a used car. The borrower keeps the car during the term of the loan but the lender keeps the title. These are over secured loans in that the value of the car is more
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than the value of the loan. As with payday loans, car title loans may be “rolled over” if the borrower cannot pay at the end of the term. More fees are added to the loan. Car title lenders generally require that the borrower have a free and clear title to the car. Loans are seldom made for more than 33% of the value of the car making the loan over secured. Even though over secured, car title loans typically carry triple digit interest.

The Missouri State Auditor’s report in 2001 “. . . found that the annual fees on title loans ranged from 183% to 377%. Common fees charged by a Missouri title lender on a \$500 loan were 25% per month or 300% annually.” Similarly, in Illinois, a 1999 survey the Illinois Department of Financial Institutions “. . . Found an average annual percentage rate of 290% for Illinois title companies.” Rates may be even higher. “The Legal Aid Society of Milwaukee, Inc filed a putative class action [in 2004] charging among other things that Wisconsin Auto Title Loans, Inc told consumers that they were required to purchase car club memberships to obtain a title loan. The APR (300%) disclosed to the borrower appeared lower because the company failed to include the \$15 club membership fee. (The two attorneys who are working on this lawsuit are advisors to the League’s study committee.)

Source: Center for Responsible Lending, “Car Title Lending: Driving Borrowers to Financial Ruin”, 2005.

Refund Anticipation Loans (RALs) are another easy to obtain, expensive loan. The short term (7-14 days) loans are secured by the taxpayer’s expected tax refund. “RALs cost from \$29 to \$120 in loan fees.” Some tax preparers also charge a separate “administrative” or ‘application” fee. For an extra \$29 to \$39 the taxpayer can get an instant loan the same day. “The effective annual interest rate (APR) for a RAL can range from 40% to over 700%.” If fees and other charges “are included in the calculation, RALs cost about 70% to over 1,800% APR.”

Using the most recent data available from the IRS, NCLC (National Consumer Law Center) and CFA (Consumer Federation of America calculate that “approximately 9.6 million taxpayers spent \$960 million in loan fees, plus over \$100 million in administrative fees in 2005 (the latest year for which data is available) to obtain their refund monies faster by two weeks or less than if they used electronic filing and direct deposit.” Some practices by tax preparers have changed, but since these loans are largely unregulated, terms can change at any time.

People who claim the Earned Income Tax Credit (EITC), which targets low-income working families, are big users of RALs. Over 60% of all RAL borrowers are EITC recipients despite the fact that EITC recipients make up 17% of all taxpayers. 30% of EITC recipients obtain a RAL. Meanwhile the IRS gives implicit approval to RALs for those who file electronically. A RAL is borrowing your own money and paying interest for it. “Based on IRS data for 2005, NCLC and CFA estimate that 5.9 million working poor families spent over \$600 million in RAL fees in order to get their tax refund monies two weeks or less

sooner. These families paid about \$590 million in RAL loan fees and some of them spent another \$59 million in document processing fees.” “. . .these families paid \$885 million in tax preparation fees, which they could have saved by going to a free tax preparation program.” There are 3 good options for low-income taxpayers for free tax preparation.

RALs are risky because the expected tax refund might be denied, be less than estimated, or frozen “(something that the National Taxpayer Advocate has noted happens to hundreds of thousands of taxpayers, particularly EITC recipients).”

Source: “*Refund Anticipation Loans: Updated Facts & Figures*,” CFA and NCLC, January 17, 2006. And “*Down But Not Gone: Quick Tax Refund Loans Continue to Gouge Taxpayers and Military*,” CFA and NCLC, February 5, 2007.

Pay Stub loans and Holiday loans are variations on RALs. It is the timing of these two types of RALs that differentiates them from an ordinary RAL. Pay Stub RALs are loans made before the taxpayer has received a W-2 or 1099, in the first two weeks of January. Holiday loan RALs are made in November and December. Both types of RALs come due in mid-February. Pay stub RALs can have triple digit APRs because the fees can be as high as \$102. Then there are extra charges called “deposits”, administrative fees, and application fees. H & R Block even charges \$25 if the taxpayer chooses to be paid by check. These loans also can usually be “rolled over” -- the way payday loans are -- incurring more fees, charges and interest.

These loans are made by tax preparers with the expectation that they will be paid out of the estimated tax refund. These RALs have the same uncertainties as straight RALs. The refund may be smaller than the loan or the refund may be frozen.

In addition, at least one major tax preparer, “. . .Jackson Hewitt, is apparently forcing Pay Stub RAL borrowers to return to the same tax preparer and the same office for tax preparation. This prevents borrowers from seeking a less costly alternative...such as filing the return themselves... or obtaining free tax preparation services from a VITA site.”

Source: NCLC & CFA, “*Consumer Advocates Warn Taxpayers Against New ‘Pay Stub’ Refund Anticipation Loans*,” November 28, 2006.

All RALs siphon funds from tax refunds and the Earned Income Tax Credit. Where is all this money going? It is not paying for family necessities, better health care, better education options, or wealth building. It is not likely being spent in the community from where the taxes are paid. This makes economic development more difficult, requiring more money from outside the community in the form of grants or other such allocations that cannot guarantee appropriate development. These funds are used for the kind of development favored by the giver. And as donor priorities change, funds may be cut off entirely.

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Proponent Arguments in Favor of Convenient Lending

Proponents focus primarily on payday loans. There is an obvious demand for short term, small amount loans as evidenced by the consumer demand. The private sector is apparently not meeting that demand. Banks do not offer small loans largely because the regulations they must meet for small loans is the same as for much larger loans. Consumers know what is best for them and not have government setting the parameters for small loans. A single payday loan is less expensive than bounced check charges. (Even the proponents admit that roll-overs are the "Achilles heel" of payday lending.) Quick cash may avoid cutoff of utilities or pay an urgent medical bill or may avoid reaching the limit on a credit card. Obtaining a payday loan is fast and easy with no credit check and is private. Loans may be obtained over the phone or online. In short, these loans provide fast credit to people with poor credit or an immediate need for a small loan.

Consensus Questions:

1. Are "convenient loans" fairly meeting the need for small amounts of money for a short term?
2. There has been a huge growth in the number of "Convenience Loan" businesses in Wisconsin and certainly municipalities in Milwaukee County. The businesses include a) payday loans, b) refund anticipation loans (RALs) and c) car title loans.
 - A. What is the consumer's responsibility? Does the consumer need protections? If so what forms might they take?
 - B. What is the lender's responsibility? What is needed to foster lender responsibility?
3. Should the municipalities in Milwaukee County regulate these convenience loan businesses? If yes, what regulations should be instituted?

There will be handouts available that cover, in more detail, the types of loans and issues raised above. All handouts, plus additional information is available at the League web site http://lwvmilwaukee.org/local_study.html

ACTION

Ruth Snedic

National

- Lobbying for DC Voting Rights has become habitual as we were asked again to support this legislation and will likely be doing it again as it went nowhere - also a pattern.
- We were asked to call our Senators and Representatives to sign onto the Great Lakes Task Force letters that were then given to the various Appropriation Committee Chairs of the Congress. A coherent approach to our Great Lakes waterways is very crucial.

State

- The League is part of a coalition of organizations supporting a proposal to increase school breakfast participation in

Wisconsin. Wisconsin ranks 51st nationally in the number of low-income students eating both school breakfast and lunch. Demonstrations were staged in Madison and our legislators were visited on this issue.

- Global Warming legislation was in need of cosponsors. We lobbied our legislators to sign onto the bill. The bill would cap CO2 at 1990 levels and mandated their being reached by 2020.
- The Voter ID amendment still rears its ugly head. It would require voters to show a photo ID in order to vote. A Rutgers University study shows that states that imposed identification requirements on voters reduced turnout at the polls in 2004 presidential election by about 3 percent, and by two to three times as much for minorities.
- The Compassionate Care for Rape Victims Bill was introduced in March and the League supports this bill. We lobbied our Senate and Assembly representatives regarding this legislation. It requires hospitals to provide information on and access to emergency contraception (EC) for victims of sexual assault. Only one-third of Wisconsin emergency rooms unconditionally offer EC to rape victims.
- Our opposition to the Cable Bill as currently worded brought testimony from our State League as well as several local leagues including our County League with Louise Petering presenting our comments. We worry that it will take away funds for community programming and the educational channels that our local cable companies provide. It has several other defects and we will be lobbying on this as members in early April when the bill is debated in the Assembly and Senate.

Local

- The Housing Trust Fund Group and the City of Milwaukee were successful in getting language changing the state statute on TIF's included in the Governor's proposed state budget. League members were asked to call the Governor and thank him for this inclusion in the budget and for the independent financing of it as well as calling our legislators and asking them to support this change and the financing that goes with it.
- Our League members were invited to a Water-Wise conference in March Charting the Course for Our Water Future providing tools to help conserve water resources held at Carroll College in Waukesha. Hope you took advantage of this.

NATURAL RESOURCES

Helga Guequire, Natural Resources Committee

At the Urban Ecology Center on March 22, Representative Jon Richards reported on the Great lakes Water Resources Compact (GLWRC) and the Legislative Council Study Committee's work on making it into Wisconsin law.

At this time the State of Minnesota has passed the GLWRC into law. Wisconsin, Ohio, Illinois and New York are moving toward passage. Indiana is lagging behind. The Canadian Provinces of Ontario and Quebec approve the shape of the com-

pact but negotiations for a treaty between Canada and the U.S. will not be approached until the U.S. Legislature passes the compact.

Attempts to protect the Great Lakes began in 1909 with the Boundary Waters Treaty. This was followed in 1985 with the Great Lakes Charter and the 1986 Water Resources Development Act (WRDA). The limitations of WRDA include its scope—it does not include in-basin controls, definitions, decision-making standards and processes as well as questionable applicability to ground water. In addition WRDA is only a federal law and can be changed or eliminated by Congress. This is a real possibility since 30 thirsty states in the south and west are gaining population and, thus, legislative power, while the Great Lakes states are losing population and political power.

According to research done by Jodi Habush Sinykin of Midwest Environmental Advocates, WRDA does not provide real protection for the Great Lakes. It allows for water diversion far outside the GL basin if all governors agree. It allows unlimited diversion for agricultural and industrial use if all governors agree. And it does not require a diverting community to return water to the GL basin if all governors agree.

The GLWRC will remedy these weaknesses. Management of in-basin uses; prohibition of diversion (with exceptions) & bulk water transfers limits; and water conservation/efficiency goals will be decided on a regional basis with the underlying premise that all non-consumed water will be returned to the basin without using any out-of-basin water to meet the return-flow requirements.

The Wisconsin Legislature will be taking on the issue of the Great Lakes Water Resources Compact this spring. It will be up to all of us to monitor the process and to let our representatives and senators know that we want to protect these Great Lakes for our families, wildlife and the future.

INTERNATIONAL RELATIONS

Marianne Steigerwald, Chair

The League IR Committee discussed the entire set of "Great Decisions" readings and the lectures presented by the Institute of Foreign Affairs at UW-Milwaukee and reports.

WAR CRIMES, Discussion Leader: Mike Daun.

Discussion focused on the definition of war crimes, distinctions between civilian and military victims, options for dealing with attacks such as 9/11, options for dealing with individual war criminals, and motivation behind war criminality (e.g., was Osama bin Laden's motivation -- to save the world by making all countries Islamic -- the same as George W. Bush's motivation -- to save the world by making all countries democracies?).

CLIMATE CHANGE, Discussion Leader: Cal Gonder.

Discussion began with statistics on factors contributing to green house gases: 25% come from production of electricity, primarily due to the use of coal; 18% come from deforestation; 14% come from transportation (expected to dou-

ble in 30 years). Evidence of and solutions to global warming was discussed. It was agreed the US should sign the Kyoto Treaty.

HELPING THE WORLD'S ENDANGERED CHILDREN, Discussion Leader: Mel Bromberg. Dangers trap children in many cultures worldwide (poverty being key to most), and result in massive numbers of orphans who survive by raiding garbage dumps and often fall into the hands of slave traders, then militias or sex traders, or both in the case of girls. Several brought up the failure of the media & lecturers, to focus on overpopulation, a major contributor to this problem, since smaller families would reduce the need for a family to sell one or more child in order to feed the others. Early marriage is a means of helping the girl's family eliminate one mouth to feed. Unless overpopulation is addressed and family planning instituted, aid would simply fund the cycle of poverty and starvation. The current administration has repeatedly cut family planning money from foreign aid.

INTERNATIONAL IMMIGRATION, Discussion Leader: Jim McCann. World immigration correlates closely with trade, decreasing as trade decreases during major wars and during periods of isolation that result in trade restrictions.

Globalization intensifies immigration as changes in economies result in changes in employment, leaving some countries needing laborers while others suffer high unemployment. Those in the latter countries tend to emigrate to find jobs, joining other emigrants for political, religious or family reasons. Myths about Mexican immigrants were reviewed (immigrants not paying Social Security taxes, taking jobs from American workers, and refusing to learn English.). The solutions suggested (charging fees for temporary workers to legitimize them so that state and federal taxes could be collected, border patrols drastically reduced, and government coffers increased to provide for their care) seemed much more practical than the speaker's.

NEIGHBOR IN TURMOIL: MEXICO, Discussion

Leader: Anne Morrissey, After reviewing the speaker's statistics showing Mexico is a middle class country with a growing economy, and his urging that America work more positively with Mexico, as do European nations, he generally avoided Mexico's problems. A student questioned him about Mexico's farming system (hilos) in which the government owns most of the land yet fails to provide the necessary equipment for those living on the land to farm successfully. It was at that point that the speaker admitted that basic reforms are needed -- land reforms and economic changes -- and that Mexico is not advancing as quickly as its Asian competitors. He did not bring up the problem of corruption. Readings gave a fuller picture of Mexico, its improvements and its problems. Most of the latter are connected to the corruption in the government, which limits who can start businesses & taxes the wealthy little (which in turn prevents the government from having the funds to provide decent education, health care, food, housing for

the poor, and manpower to deal with the power of drug cartels). The extremely poor have no hope of government officials resisting bribes from the wealthy & leaves the country ripe for revolution, - as seen in the 1.04% loss margin of the revolutionary candidate in the 2006 presidential election. We agreed the one safety valve preventing a revolution from developing is the possibility of crossing the border into the US.

REFORM AND SECURITY IN IRAQ, Discussion Leader: Ned Maxwell. The speaker, an officer assigned to train the Iraqi police, gave an eye-opening picture of the difficulty Iraqi police officers have in assuming authority and taking responsibility for their men. He felt the US forces would need to be in Iraq "a long, long time," but that for this to be a "just war," US forces couldn't leave until Iraq was better off than it was before we got there. A discussion of the definition of a "just war" ensued. "The ministry leadership is not in control of the police ... the Iraqi military is probably the best organized and managed institution in the government." But the military too suffers internal rifts and corruption. Reading gave examples of power vacuums, and pointed out that the failure so far of the US to foster a stable Iraq has created "shock waves of instability, anger and fear [that] have spread from Iraq across the Middle East". This general instability in the area is critical, especially the instability's advantages and disadvantages to Iran. Instability's effect on Lebanon, Egypt, Turkey, and of course, Israel and Palestine means coming to a general agreement is critical to the region. Those who felt strongly that US troops should be withdrawn as soon as possible saw the last and only hope of preventing war from spreading throughout the entire Middle East would be success of the "surge" of US troops in Iraq.

CENTRAL ASIA, Discussion Leader: John Abelt. We discussed the five former Russian republics, Kazakhstan, Kyrgyzstan, Tajikistan, Turkmenistan and Uzbekistan, several of which border the Caspian Sea, an area rich in oil, natural gas, hydrocarbons, and many minerals. Their need to transport their oil and gas through Russian territory until the Caspian Sea pipeline is operable, and their dependence on China as a major market for their resources, makes the influence of the U.S. relatively minor. These recently freed countries, having been long controlled by Russia, had a highly educated population, but since their independence in 1991, the rulers have become increasingly authoritarian, with Turkmenistan's president, Niyazov, changing its constitution to make himself "president for life," decreasing the level of compulsive schooling, making a book of his own spiritual writings the primary text for all grades, and closing all libraries. In Uzbekistan authorities have launched a "fierce crackdown" on all political opponents, according to Human Rights Watch, and the World Bank announced in 2006 that it would not enter into any more loan agreements with Uzbekistan because of its backtracking on all economic and political reform. On the other hand Kazakhstan, the most open of the five countries, encourages education with a progressive scholarship program and even encourages overseas education, but, like the others, it has a poor human rights record and seems to be becoming more authoritarian. It is worrisome to see these newly freed countries with the potential for great economic futures due to their

resources, restricting freedom, and just at the time that their former ruler and now influential neighbor, Russia, is beginning to do so as well.

SOUTH AFRICA: FACING NEW CHALLENGES

Discussion Leader: Gloria Weiskotten. Gloria presented a review of South Africa's history and then discussed the amazing, relatively bloodless change of power, from De Klerk to Mandela, which ended Apartheid, in 1994. This was achieved through a combination

of international pressure and mass protest, led by the ANC (African National Congress), as well as through the wisdom and leadership of both De Klerk and Mandela, along with the preaching of Desmond Tutu. Even though South Africa's transition has been miraculous, and the willingness of the black underclass to be patient with the slowness of the housing and education improvements, as well as their amazing lack of demand for retribution and revenge, the country still faces a number of major hurdles: (1) government corruption, (2) administrative incompetence, (3) violent crime, (4) increasing unemployment, (5) problems with land reform, and perhaps most overwhelming, (6) AIDS. South Africa is the most advanced country on the continent, has joined the African Union and sees itself to be a major force in solving the continent's problems (brokering peace between Libya and the West, sending peacekeeping troops to Darfur, walking a tight rope regarding the Zimbabwe situation. It is scheduled to take a rotating seat on the UN Security Council in January. We hope that South Africa will be able to summon more miracles in dealing with its major internal problems and its foreign relations challenges.

VOTING RIGHTS CONSENSUS SUMMARY

Kit Halloran-O'Meara, Co-Chair

The general consensus among our members reaffirmed our opposition to a requirement to show a photo ID card each time one votes, understanding that an accurate, well-maintained statewide voter registration list would be much more effective in preventing fraud. Members felt that felons should have the right to vote restored once they are released from prison. Members also approved the state designated training for special deputy registrars and expressed interest in possible League involvement in the training that might aid bringing it to the local municipalities. Regarding extended time frames for voting, members thought we should preserve its current system of absentee voting and provide for or promote more early voting (like Colorado). Interest was high in the Oregon mail-in system, but members were mostly interested in learning, studying, more. Members were not sure they wanted to eliminate actually going to the polls on Election Day. A proposal to study how Wisconsin runs its Elections also had considerable interest.

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City _____ WI Zip _____ e-mail _____

Involvement [Check One]: Active ____ or Supporting ____ Interests _____

Please Note: Please circle your preferred means of contact and mail this form with your check to the **League of Women Voters of Milwaukee County, P.O. Box 100785, Milwaukee, WI 53210**. Thank You. (Non-tax deductible contributions may be made to the LWV Milwaukee County. For a tax deductible gift to the LWV Milwaukee County, write a separate check, minimum \$50, payable to the LWV Education Fund. Mail contributions to the membership dues address above.)



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OF MILWAUKEE COUNTY

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