



The VOTER

LEAGUE OF WOMEN VOTERS OF GREATER BIRMINGHAM
<http://www.lwvgb.org>

SEPTEMBER 2016

Rides to the Polls on November 8th Chris Underwood, LWVGB Member

Many seniors and/or handicapped individuals may not have transportation to the polls on November 8th. Some of these individuals are in low-income areas of town. LWVGB is planning a project to coordinate with various senior centers in order to provide rides to anyone who needs a way to get to their polling place on November 8th. If you can join our transportation team operating that day, please email Chris Underwood @ chrisunder31@gmail.com. Riders will be grouped by polling areas.



MEMBERSHIP RENEWAL MONTH

September is our traditional dues renewal month. Please submit your dues payment online or by postal mail. See the following link for details:

<http://www.lwvgb.org/about/dues/>

CALENDAR OF EVENTS HIGHLIGHTS

Mark your calendar. See this issue or [LWVGB Online Calendar](#) for event details.

- September 5:** Labor Day
- September 11:** Patriot Day
- September 17:** Constitution Day
- September 20:** RSVP deadline for LWVGB Cocktail Reception
- September 21:** UN International Day of Peace
- September 22:** LWVGB Cocktail Reception. 5:30-7:30 p.m. @ City Club Birmingham (Summit Club)
- September 27:** National Voter Registration Day
- October 8:** Runoffs for municipal elections as needed*
- October 16:** LWVGB consensus meeting on LWVAL Payday Loan study. 2:30-5:00 p.m. @ Vestavia Public Library.
- October 24:** Voter registration deadline for November 8 General Election
- October 24:** United Nations Day

* Does not include Birmingham or Bessemer

LWVGB COCKTAIL RECEPTION 9/22/2016

City Club Birmingham
(formerly The Summit Club)

5:30 – 7:30 p.m.

Reservation Deadline 9/20/2016

Bring your Friends!

Contact Membership Co-Chairs Starr Culpepper and Mikesha Harvill at membership@lwvgb.org with your reservation count.

You don't want to miss this!



Don't forget your business cards!

PRESIDENT'S PARAGRAPHS

Jean Johnson

You might think that the “dog days of summer” would be laid back. Not! At least not for the League of Women Voters. This is an election year! As you will find in this issue of *The Voter*, LWVGB is fully involved in voter service and citizen engagement. And we’re diggin’ it. Just ask Trigger (at right).



Thank you, Maggie and Tom Howard for a delicious and very fun barbeque supper on August 25! What a great way to celebrate the success of the Youth Voter Service Project and plan around National Voter Registration Day on Tuesday, September 27! Mark that day – actually, mark that week – because there will be several election education and voter registration events surrounding that day. Read on in this edition of *The Voter* to find out more and how you can help. As you know, we are a grassroots organization, so we need your participation to make it happen. Contact LWVGB Voter Service Co-chairs [Nancy Sales](#) and [Maggie Howard](#) to volunteer.

And speaking of dates to note on your calendar, save the evening of Thursday, September 22 for our LWVGB Membership Cocktail Reception at [City Club Birmingham](#) (formerly known as The Summit Club). You are invited to come and bring friends – lots of friends! We thank CCB Membership Director Jayme Rotch and the club’s board for offering this event to our league – complete with beer, wine, and hors d’oeuvres - free of charge! They are even offering membership in the CCB to our members and friends and waiving the initiation fee of \$500! You don’t want to miss this fun with your league friends and soon-to-be league friends. Reservations are required, so be sure to make your reservation by September 20 with LWVGB Membership Co-Chairs Starr Culpepper and Mikesha Harvill at membership@lwvgb.org.

September is Membership Renewal Month! We value your membership and sincerely hope that you will renew with your annual dues payment. You can [pay dues online](#) or send your check to Treasurer, Rev. Albert Hyche. See this *Voter* for all details.

The League of Women Voters of Alabama has recently released “PayDay Loan Businesses in Alabama: Fact and Issues.” This is an unbiased report on the state LWVAL’s study of these businesses. Ida Tyree-Hyche, former LWVGB President and LWVAL Director, participated in this study. She and Haley Colson Lewis will present the findings of the study committee to LWVGB members and the public on the afternoon of Sunday, October 16 at the Vestavia Hills Library in the Forest at 2:30 p.m.. Following the educational segment (open to the public), Ida and Haley will lead member discussion and consensus taking among LWVGB members. Read more in this issue of *The Voter*.

We are very pleased to announce that Shibani Chakrabarty has joined the LWVGB team as an intern during her Fall semester at Birmingham Southern College. She is a political science major and is passionate about voting and the democratic process. We welcome you, Shibani, and the energy, enthusiasm, and fresh ideas you bring to the League of Women Voters! Readers, be sure to check out Shibani’s impressive bio in this issue of *The Voter*.

Well, as you can see, our plate is full. We need all LWVGB members (and friends) to assist in our volunteer efforts – especially during this very active time leading up to the November 8 General Election. Please volunteer and bring your friends to help, too! If we all pitch in, we can provide the very best voter service and education ever to the citizens of Greater Birmingham. Doggone right!

VOTER REGISTRATION ACTIVITIES

Nancy Sales, LWVGB Director

THANK YOU to August 13th volunteers Chris Underwood, Yvonne Brakefield, Barbara Lewis, Jean Johnson, and Nancy Sales as well as to August 19th volunteers Rita Winkates, Jean Johnson, and Nancy Sales.

The first of those events was the Kick-Off of CEASE FIRE, Birmingham at Elyton Village. This is an initiative to educate and strengthen communities in order to reduce violence. Community involvement and restoration of voting rights are part of the goal; thus, our presence and success at registering some voters. It was a colorful scene with balloons, bouncy houses for children and many orange tee shirted members of the primary sponsor, More Than Conquerors Faith Church, who provided tent, cold water and whatever we needed.



Elyton Village

The following week's event was led by LWVAL President Anne Permaloff in an educational program on **Why Vote?** and how to register for a group of deaf clients of the Alabama Institute for Deaf and Blind at their regional Birmingham office. There was a lively discussion of reasons for voting, communicating with decision makers and special challenges for those specially abled. We owe great thanks to those who facilitated this event with American sign language interpretation. Among those who registered and updated registrations were a first time registrant in her 60's and another in her 70's. Congratulations to them!

YOUTH VOTER SERVICES PROJECT CELEBRATION

Maggie Howard, LWVGB Director

On Thursday evening August 25th, league members and volunteers gathered at the home of Maggie Howard to celebrate the success of the League's Spring Youth Voter Services Project. See the photos. The evening included a casual BBQ dinner and an opportunity to visit informally with others interested in voter registration. Maggie reported that our spring project netted 341 new youth voters. Follow-up by e-mail or text message this fall will remind these new voters to get out to the polls and exercise their right to vote.



DeAnna Minard and Nancy Sales

The evening was also an opportunity to discuss National Voter Registration Day coming up this year on September 27th. Registration events are already planned for college campuses of Lawson State, Jeff State Community College Shelby County and UAB. Specific dates and times will follow and volunteers will be needed! Plans are in the works for additional voter registration opportunities as we move into the busy fall general election season.

[See the photos.](#)

Interested in getting involved in Voter Services? Contact [Nancy Sales](#) or [Maggie Howard](#).

LWVAL PAYDAY LENDING CONSENSUS STUDY

Ida Tyree Hyché, Esq., LWVAL Study Committee Member and Board Director
with information provided by LWVAL Payday Lending Study Committee

Read [“Payday Lending Stores in Alabama: Facts and Issues,”](#) the unbiased study report of the LWVAL Payday Lending Study Committee. The complete [Payday Lending Study Packet](#) is available to members. Members, please review packet materials prior to consensus taking on October 16, 2016. (Need access information? Contact jjohnson@lwvvgb.org)

The League of Women Voters of Alabama (LWVAL) has prepared a consensus study on payday lending operations and distributed materials to all local Leagues in Alabama. The League of Women Voters of Greater Birmingham (LWVGB) will hold its Payday Lending Community Forum and Consensus Building on Sunday afternoon, October 16, 2016, 2:30 – 5:00 p.m. at the Vestavia Hills Library in the Forest, 1221 Montgomery Highway, Vestavia Hills AL 35216. The agenda is as follows:

2:30-3:30 p.m.	Payday Lending Community Forum
3:30-3:45 p.m.	Break and prepare for closed LWVGB consensus building
3:45-4:55 p.m.	LWVGB Membership Payday Lending consensus building
5:00 p.m.	Conclude

The Payday Lending study seeks to present a balanced view of the arguments for and against further regulation of payday loans based on previous studies. The League of Women Voters never supports or opposes political candidates or parties. It takes positions on issues after study, discussion and consensus.

A payday loan is a small, short-term, unsecured loan that the borrower agrees to repay on his or her next payday. In Alabama, one of 32 states that allow three-digit interest rates on payday loans, several attempts have been made to legislate interest-rate caps and other regulations regarding payday loans in the past several years. Last year a bill requiring significant changes to the way the industry operates in Alabama passed the state senate, but it did not pass the Alabama House of Representatives. It is expected to be introduced again during the 2017 legislative session.

A number of groups in Alabama are working toward payday lending reform: Alabama Arise, Alliance for Responsible Lending in Alabama (ARLA), Southern Poverty Law Center, American Association of Retired Persons (AARP), Tuscaloosa Citizens Against Predatory Practices (T-CAPP), Alabama Appleseed and others. The LWVAL aims to use this study as the starting point to discussion about whether it also believes that Alabama should reduce allowable interest rates charged on payday loans and whether the state should enact other regulations or limitations on the industry.

The LWVGB is distributing materials provided by the LWVAL to its membership. The unbiased study report will be used to present an informational seminar for the Payday Lending Community Forum. Many agencies and organizations have been studying payday lending for years. As interest in the issue has grown in both the state and the nation, in June of this year, Alabama Governor Robert Bentley appointed a 33-member task force to study the need for industry regulation.

The Consumer Financial Protection Bureau, a federal agency tasked with some oversight of the industry, has proposed new restrictions to the way the industry does business across the country, but it cannot change allowable interest rates. Only states may change these rates.

Here’s how payday lending works in Alabama. For loans under \$500, lenders can charge a 456% annual percentage rate (APR) under the Deferred Presentment Services Act (Act 2003-359) passed in 2003. A borrower can only have a total of \$500 in loans from payday lenders. There are no credit checks or underwriting requirements, but the borrower must be able to show a paycheck stub or a bank account. A lender accepts a postdated check from a borrower written for the amount of the loan plus a finance charge that comes to \$17.50 per \$100 loaned.

Assume a customer borrows \$500 from a payday lender. In two weeks, typically, the loan must be repaid in full. If the borrower cannot pay the entire loan in the specified time, he or she can “roll over” the transaction for another period by paying the finance charge. In two weeks the borrower again owes \$587.50. If he cannot pay, he pays the finance charge

LWVGB PAYDAY LENDING CONSENSUS STUDY (cont'd)

of \$87.50, and thus it continues. In three months he has paid a \$525 finance charge, but has not paid anything against the \$500 principal. This is called “churning” (Parrish & King 2009).

If the borrower cannot pay the finance fee to continue the loan, the lender can cash the postdated check. Because of the Deferred Presentment Law, this postdated check on the borrower’s bank account has priority over any other transactions. If insufficient monies are in the bank account, overdraft and other charges from the bank may result yet the loan principal is still unpaid.

The Deferred Presentment Law came into being as the result of an Alabama Attorney General’s opinion issued in 1994 stating that payday loans were covered by the Alabama Small Loan Act, the Mini-Code, and subject to Truth-in-Lending Disclosure requirements (<http://www.ago.state.al.us/opinions/pdf/9400210.pdf>). Based on that opinion, in 1998, the Alabama State Banking Department issued 150 cease and desist orders to lenders violating the interest rate cap (Fox 1998). Lobbying efforts by lenders in 2002 resulted in the modification of the Alabama Small Loan Act that provided an alternative rate schedule increasing allowable loans to approximately 190% APR (Act 1959-374 Sect. 5-8-15, Alternative rate schedule, subsection (m)). In 2003, the Legislature passed the Deferred Presentment Act, carving out additional exceptions for small loans and setting the current APR at 456% (Act 2003-359).

Join our review and discussion of Payday Lending Stores in Alabama on Sunday afternoon, October 16, 2016 at 2:30 p.m. at the Vestavia Hills Library in the Forest, 1221 Montgomery Highway, Vestavia Hills AL 35216.

SEPTEMBER IS DUES RENEWAL MONTH

Please renew your LWVGB Membership and keep our League on the right path!

It’s that time of year again! September is the time to renew your League membership! Thank you for your past support. **Renew today so that we can continue to have the impact you’ve come to expect from the League.** Dues are \$55 for an individual, \$75 for a household of two, or \$27.50 for a student enrolled in a high school, college, university, community college, technical school, etc.. Membership is open to anyone, man or woman, 16 years of age or older. And if you can, any extra that you add to your membership dues will be greatly appreciated!



To pay your 2016-2017 LWVGB dues online, go to:

<http://www.lwvgb.org/about/dues/>

To pay your 2016-2017 LWVGB dues by mail, send a check made out to LWVGB to:

**Rev. Albert Hyche,
LWVGB Treasurer
P. O. Box 530522
Birmingham, AL 35253**

With your help we’ll continue to be a growing, vibrant League on the path to a better democracy! Thank you for your membership and support!

MEMBER SPOTLIGHT

We love our new members of the League of Women Voters of Greater Birmingham! Please welcome a new member at your first opportunity!



We are glad to welcome Judy Wade as a new member of the LWVGB. She has always been interested in politics. She majored in political science and English at Ole Miss. The Wades lived in Mississippi and New Jersey and then moved to Alabama in the 1980s. After attending Samford University on a 2 year program, Judy taught 3rd grade for many years. She just recently retired and is now glad to have the time to volunteer with the League of Women Voters. Although Judy recently joined as a member, she has been active for some time as a volunteer in Voter Service and in the Youth Voter Service Project in particular. Judy helped to register college and high school students – some as far away as Bibb County! She has already put her name up for more voter registration service in this critical season of the 2016 Presidential Election. Thank you, Judy, for your previous service to the League and that to come!

WELCOME LWVGB'S NEW STUDENT INTERN!



We are pleased to announce that Shibani Chakrabarty is joining the LWVGB team this Fall as a student intern! Shibani is a Junior at Birmingham-Southern College where she is pursuing a degree in Political Science with a minor in Human Rights and Conflict. Shibani hopes to use her experience in event planning, social media outreach, leadership efforts, writing memos and emails, public speaking, and fundraising development to help the League of Women Voters.

Her LinkedIn summary says it best. "Shibani excels academically; she is a member of her college's honors program and Dean's List. In addition to academic success, Shibani is also a leader on her campus. She is the upcoming President of her Panhellenic Council. She has also received the positions of 'Southern Ambassador' and 'Orientation Leader'.

Shibani has spent her summers interning at her local Mayor's Office and then at The Clinton Foundation. She hopes to pursue a field in governmental or non-profit work." Lucky for the League, she has a passion for voter service and the democratic process. Welcome, Shibani! We look forward to working with you this Fall!

THANK YOU, CURTIS GORDON AND THE LAW FIRM OF GORDON AND LATHUM!



The Community Foundation of Birmingham has welcomed the LWVGB to hold our meetings in their office suite for many years. We thank President & CEO Christopher Nanni for his long-standing hospitality and Office Manager Rita Thomas for her assistance at every turn!

The League of Women Voters of Greater Birmingham is committed to making the League's activities accessible to working women. That includes the meetings of your LWVGB Board of Directors. This year the board decided to hold its in-person meetings after business hours to better accommodate the schedules of our working board members. On August 23, 2016 at 5:30 p.m., Curtis W. Gordon graciously opened the conference room of the Gordon and Lathum Law Offices for the use of our board. The building, located at 2105 3rd Avenue N, Birmingham, AL 35203-3314, was originally the office of famed Birmingham developer Robert Jemison, Jr.. Thank you, Mr. Gordon, for making your elegant conference room available to the League! League members, you are always welcomed to attend our monthly LWVGB board meetings. See the [LWVGB calendar](#) for meeting times and locations.

Board of Directors, 2016-18

Jean Johnson	President (2017)
Arlene Godwin	1st Vice President (2017)
Starr Culpepper	Secretary (2017)
Rev. Albert Hyche	Treasurer (2018)
Mikesha Harvill	Director (2018)
Margaret Howard	Director (2018)
Nancy Sales	Director (2017)

Nominating Committee (2017)

Ida Tyree Hyche, Chair
Starr Culpepper

Off Board

Yvonne Brakefield Knowles	VOTER Editor
Ida Tyree Hyche, Co-Chair	Advocacy Committee
Haley Colson Lewis, Co-Chair	

QUOTABLE QUOTES

A good compromise is one where everybody makes a contribution.

~ *Angela Merkel*

Educating the mind without educating the heart is no education at all.

~ *Aristotle*

Let's grow the LWVGB Social Network!

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