

# Capital Eye VOLUME 6 NO. 6 February 17 2006

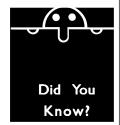
### Inside This Issue:

26,051 Bottles of Pop on the Lawn

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Payday Lending Puts Consumers in the Red



Capital Eye comes out
weekly during the
Legislative Session
and bi-monthly
throughout the rest of
the year. If you have
questions or
comments about its
content, please
contact us.
If you'd rather receive
the Eye on-line,
e-mail
linda@wvcag.org

### Progressive Policy for a Change

by Ted Boettner, ted@wvcag.org

Working at the Capitol can be frustrating. All too often the policies being advanced don't address the problems of ordinary West Virginians. Whether its table games, moving the food tax from 6% to 5%, or making English West Virginia's official language —these policies are hardly helping low and middle income West Virginians. With the child poverty rate hovering at 27%, pensions and real wages shrinking, and West Virginia's median household income the lowest in the nation, we need better policy solutions.

After some digging around, here are three policy proposals I've come up with:

One way to help strengthen pensions and make them more accessible is to create a state-sponsored, universal, portable, 401(k)-style program that increases the number of pensions among West Virginians. Only half of the American workforce has access to a private pension, most of which are not low and middle income. Currently, Washington is the only state to introduce such legislation. See The Economic Opportunity Institute for more info: www.eoionline.org/Policy-WVA.htm

In order to ensure that everyone pays their fair share in taxes, lawmakers could work to close state corporate tax loopholes that let multi-state businesses get away with only paying a portion of their state income tax, while small businesses must pay taxes on all of their earnings. See: www.newrules.org/retail/corpincome.html

One of the most successful federal programs for working families is the Earned Income Tax Credits (EITC), which provides tax reductions and wage supplements for low- and moderate-income working families. The EITC's success has lead 17 states to enact state Earned Income Tax Credits. West Virginia isn't one of them. This would be great way to help combat poverty in the mountain state. For more info see: www.cbpp.org/3-3-03sfp.htm

These three policy ideas represent just a part of a vision of how we can move forward in a more just and equitable way.

### CapitalEye

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PUBLICATION DESIGN

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W V - C A G
was founded in 1974
as a non-profit
membership
organization
dedicated to
increasing citizen
participation
in economic and
political decisionmaking.

Our members work for progressive changes in federal, state, and local policies by educating people about key public interest issues ranging from environmental protection and consumer rights to good government & health care reform.



## Beyond the Bottle Bill

by Norm Steenstra, norm@wvcag.org

Every once in a while someone asks why CAG has made the Bottle Bill a high priority when there are so many more important issues facing West Virginia. I point out that we are working on many of those issues but, in the case of the Bottle Bill and the Clean Elections campaigns, we are advancing proactive policy not just responding to crises.

For more than 20 years CAG has played a major role in developing a progressive policy of solid waste management, recycling and waste reduction. I believe we are largely responsible for creating a system that allows counties to decide if they want to host large landfills, hazardous waste facilities and medical waste dumps. We successfully advocated for modern lined landfills to protect groundwater and authored bills that created and funded county solid waste authorities, mandatory recycling and open dump cleanup programs. Waste is one of our gigs.

Even with all of the above, we live in a sloppy state that has very little incentive for reducing its waste and improving its recycling ethic. Lofty goals of waste reduction and recycling were codified 15 years ago and have not been met, receiving only lip service from state government. The Bottle Bill is a key component to reducing our sloppy image and increasing our recycling.

My favorite Edward Abbey quote (which seems to come to mind each legislative session) is: "Society is like a stew. If you don't keep it stirred up, you get a lot of scum on top."

The Bottle Bill is this year's spoon. Because of steady support by some legislators, because the governor and the DEP are warming to the idea and because of some incredibly creative work by Linda Frame and others to improve the bill, this concept is not going away. Those who oppose the bill, businesses that create the containers and profit from the litter, are suddenly talking about the problem. They are proposing, "comprehensive litter plans" to deflect attention away from their own responsibility.

The bottle bill has people talking about the bigger issues. It is up to groups like CAG to make sure that talk is translated into proactive policy.

## Help Curb Payday Lending!

Payday lending is the newest scheme to get around West Virginia's consumer protection laws. It works like this: A worker comes in and writes a \$590 personal check to the lender and gets only \$500 in cash. On payday, the worker has to show up with \$590 cash and "pick up" the prospective bad check. The interest rate is over 300% APR. If the worker does not show up, the lender deposits the worker's check, bouncing the worker's other checks. **No other type of lender takes personal checks as collateral.** When people realize what has happened, they are already trapped.

A Catholic Parish in Kansas City noticed a 50% increase in demand on their food bank when payday lenders hit town. They interviewed their customers and found out that 80% owed money to payday lenders. Payday lenders claim the "service" they provide fills an unmet need, yet according to their own studies only 6% of their customers have no alternative loan source.

Consumer advocates have introduced Senate Bill 248 and House Bills 2665 and 4083. They prevent holding prospective bad checks as collateral for loans. The payday lending industry opposes these bills and is lobbying for legislation that could lead to having more payday lenders than McDonald's in West Virginia.

WV-CAG, along with AARP, the WV Council of Churches, National Association of Social Workers-WV, the Legislative Action Team on Children and Families, and others, support SB 248 and HB 2665 and 4083 as the best way to protect West Virginia workers and families from exploitation by payday lenders.

We need special help from you if you live in Raleigh, Harrison, Lewis, Braxton and Gilmer counties! Senator Joe Minard and Delegate Ron Thompson are from your counties and they chair the Banking Committees where these bills have to get started! These consumer protection bills have broad support in both the House and the Senate, but they have been unable to get a hearing before either the Senate or House Banking and Insurance Committees. Time is running out! Please call Senator Minard and Delegate Thompson, committee chairmen, and ask them to put the bill on their agendas.

Senator Minard (D-Harrison) jminard@mail.wvnet.edu, 357-7904 Delegate Thompson (D-Raleigh), ronthomp@mail.wvnet.edu, 340-3189

Pressure from legislative leadership can also make a difference at this critical time. With some urging from constituents, Senate President Earl Ray Tomblin and House Speaker Bob Kiss could push Senator Minard and Delegate Thompson to take up the bill.

Senate President Tomblin (D-Logan), spres@mail.wvnet.edu, 357-7801 House Speaker Bob Kiss (D-Raleigh), castor@mail.wvnet.edu, 340-3210 Please contact these legislative leaders and urge them to protect West Virginia workers and families from exploitation and to give SB 248 and HB 2665 and 4083 a fair hearing. We are still waiting for SB 136 to be taken up by Senate Judiciary and hope that will happen this week. Please contact your senators if you haven't already done so! Thanks for your support!



The Jefferson
County Solid
Waste Authority
and the Webster
County Watershed
Association have
both passed
resolutions of
support for the
WV Bottle Bill.
Welcome to our
growing list of
supporters!

## 3rd Annual Deposit Day Trashes the Capitol

by Linda Frame, linda@wvcag.org

We can't think of a better reason for skipping class - a chance to litter the grounds of the state Capitol. CAG staff got to join students from the WVU Student Sierra Coalition in this endeavour as they piled bag after bag of cans and bottles between the House and Senate wings, perfectly within view of legislators and staff, on a gorgeous, warm E-Day.

Talk about commitment. The students wrote a grant to cover expenses, held recycling drives on campus, and got on the road at 6AM with their rented truck to deliver 26,051 beverage containers to Charleston, symbolizing one for each WVU student. Holding posters touting the benefits a bottle bill would bring to West Virginia, the students attracted a lot of attention from passer-bys and talked up SB 136.

Since it was also Deposit Day, our mock redemption center collected thousands more cans to contribute to the heap and refunded recyclers for their efforts. We had collection jars in case people wanted to donate their deposits to charity groups like the Boy and Girl Scouts, an additional benefit to the law that has been written into this year's language.

Meeting our goal is to raise awareness of the bottle bill, the pile of empties was a great visual for Capitol visitors, legislators and the media. Special thanks go out to Ivan Stiefel, Joshua Rutkowski, Dan Hobbs, Gibran Mancus, Bobby Mitchell, Dave Saville and Jim Kotcon for their dedicated work on the WVU Student Sierra Coalition's effort.

### Notification Law Forum

On Monday, February 20 at 2:00 p.m. Delegate Carrie Webster will host a discussion of HB 4411, which would change WV's abortion parental notification law. Bill Bell, a father who lost his daughter from a botched back-street abortion, will testify against this legislation that would endanger young woman who can't talk with parents about abortion. West Virginia already has a strong parental notification law. For more information go to www.wvfree.org and read "What's At Stake" under "Campaign for Teen Safety" on the front page or under "Upcoming Events."

## Clean Elections Clears Senate Judiciary

by Julie Archer, julie@wvcag.org

After much anticipation, the "WV Public Campaign Financing Act" (SB 124) made it onto the Senate Judiciary Committee agenda committee Monday and, after a lively debate, the committee passed the bill. Although there are conflicting reports about the vote (the Associated Press reported a 7 to 5 vote, the Charleston Gazette 7 to 6, while our own count was 8 to 6) we're just glad the bill is finally on the move. Your calls made the difference! The bill is now before the Senate Finance Committee and we still need your help. Please call its members and ask them to support "voter-owned" elections in WestVirginia:

Billy Wayne Bailey (D-Wyoming), bwbailey@mail.wvnet.edu, 357-7807 Donna Boley (R-Pleasants), donnaboley@mail.wvnet.edu, 357-7905 Edwin Bowman (D-Hancock), jwazell@mail.wvnet.edu, 357-7918 Truman Chafin (D-Mingo), htchafin@mail.wvnet.edu, 357-7808 Larry Edgell (D-Wetzel), edgell@mail.wvnet.edu, 357-7827 Karen Facemyer (D-Jackson), kfacemyr@mail.wvnet.edu, 357-7855 Jesse Guills, (R-Greenbrier), jguills@mail.wvnet.edu, 357-7959 Walt Helmick (D-Pocahontas), whelmick @mail.wvnet.edu, 357-7980 Shirley Love (D-Love), shlove@mail.wvnet.edu, 357-7849 Brooks McCabe (D-Kanawha), brmccabe@mail.wvnet.edu, 357-7990 Sarah Minear (D-Tucker), smminear @aol.com, 357-7914 Robert Plymale (D-Wayne), grays@mail.wvnet.edu, 357-7937 Roman Prezioso (D-Marion), cglagola@mail.wvnet.edu, 357-7961 Bill Sharpe (D-Lewis), 357-7845 Vic Sprouse (R-Kanawha), vic@vicsprouse.com, 357-7901 John Unger (D-Berkeley), junger@mail.wvnet.edu, 357-7933 John Yoder (R-Jefferson), jyoder@mail.wvnet.edu, 357-7957

On Thursday, February 23 at 9:30 AM (thanks to generous support from the Reform Institute) the committee will hear testimony from Todd Lang, Executive Director of the Arizona Citizens Clean Elections Commission, the state agency that administers Arizona's public financing program. We hope his visit will provide a big boost to our efforts, but senators still need to hear that you support publicly financed elections over those funded by special interest contributors. With the deadline for bills to be out of committee fast approaching, it's important for legislators to hear from you this week.

## Precinct Counting Legislation Advances in House of Delegates

Last week, legislation was introduced that would give county election officials the option to tabulate votes at the precinct level on election night. For those counties that chose optical scan systems over touch screen voting machines, having the option to count votes at the precinct will save time without sacrificing the security of the vote. Having this option is extremely important to the Kanawha County Commission, who last fall voted to go with an optical scan system. We continue to be grateful to the Commission and praise them for their choice in voting equipment. For that reason, we pledged our support for legislation that would authorize precinct counting in West Virginia, perhaps the only state that currently prohibits the practice. On Tuesday, the House Judiciary Committee passed HB 4481 and we are happy to report it is poised for passage next week in the House of Delegates.

## Support Affordable Health Care

A public hearing on health care reform will be held on **Monday, February 20th at 6 PM in the House of Delegates Chambers.** It is essential that as many people as possible attend the hearing and speak on the need to provide health care for all West Virginians, meaningful cost containment and improvements in the quality of care. In addition, Dr. John Ayanian from the Harvard Medical School, a national expert on health care policy, will make a presentation in the House Chambers at 5 PM, prior to the Public Hearing.

The governor has introduced two healthcare proposals to allow eight public and private clinics across the state to charge a monthly payment for preventive-care programs and a bare-bones, \$99-a-month health insurance plan. The House amended these proposals into one bill (HB 4021) and added the creation of a panel of health care experts to come up with ways to provide health coverage for the state's 290,000 uninsured residents by 2010. The House bill seeks to control costs, improve the quality of health care, and cover the uninsured. The Senate amended the House bill back to the governor's two modest proposals. The House is considering restoring some of the broader initiative and long-range planning of their original substitute bill.

Urge your legislators and the governor to support the "big picture" approach to the health care crisis as proposed in the House version of HB 4021, which includes a panel to come up with a plan for covering the uninsured by 2010, as well as the Governor's immediate proposals for pre-paid primary care and a bare-bones health insurance plan. Speak directly to legislators by attending the Public Hearing at 6 PM in the House of Delegates Chamber. Either way, please, voice your support for a "big picture" approach to the health care crisis with bold thinking and action.

## Important Events

#### Weekly Vigils Continue

WV Patriots for Peace Vigils every Friday from noon to 1:00 p.m. at the Town Center Mall, across from Chili's. Help hold the Wall of Remembrance, which is nearly a football field long. Also, **wear orange** and protest Karl Rove's visit to West Virginia on **Thursday, February 23** at 5:15 at the Charleston Civic Center. The documentary *Bush's Brain* will be shown after the event. Check www.wvpatriotsforpeace.org for more info.

#### CAG Annual Spring Fundraiser

**Friday, April 7:** Join us for our annual fundraiser dinner at the glorious Coonskin Park Clubhouse. Enjoy our tradition of a splendid buffet, quirky silent auctions items and great speakers. Mark your calendar! More info in next week's newsletter!

#### Stay In Touch!

The legislative website is a great resource where you can find legislators' contact info and committee assignments, and track bills. Add it to your favorites at **www.legis.state.wv.us.** Call your delegates and senators toll-free at: 1-877-565-3447 or write to them at West Virginia Senate/House of Delegates, Building 1, State Capitol Complex, Charleston, WV 25305. Contact Governor Manchin toll-free at 1-888-438-2731 or e-mail at Governor@WVGov.org.



Please renew your membership or send a donation.  Name:
Address:
Phone: E-Mail:
Here's my donation of\$15\$25\$50\$100 Other \$ Clip and mail with your check to West Virginia Citizen Action Group, I500 Dixie St., Charleston, WV 25311
Donate safely and securely on-line at www.wvcag.org!!!!