

HSF RAAG – Economic Justice
Meeting Minutes – March 25, 2009

Attendance: Kit Boesch, Human Services; Deborah Eagan, First Plymouth; Marvin Almy, Good Neighbor Center; Loyd Fischer, Eastridge Presbyterian Church; Mark Pomeroy, Christ for the City International; Kathryn Bellman, P & J at 1st Plymouth; Pat Carlson, Carlson Group; and Rick Carter, Human Services Federation.

Following introductions, Deb Eagan – Chair, welcome Kathryn Bellman to the group. Loyd shared an article called "Usury Country". Loyd also mentioned he was going to Tucson and will check on the program "Bridge to Better Money". He will bring back details on its success.

We then discussed the 2 bills on payday lending. Currently, Senator Nantkes' bill died in committee. Senator McGill's bill is not out of committee and she speculates it too will die. She will be seeking an interim study on the subject. Kit said the Honey Creek Research Company would charge \$8,300 to replicate research in Lincoln like they did in Omaha. Kit has talked to the Woods Foundation and they showed some interest. We discussed opportunities for next year. The interim study gives us both time and additional information. We discussed potential allies and potential pro bono lobbyists. We discussed the value of statewide players. A list of organizations that are involved with the Working Poor Families Project include:

The Nebraska Appleseed Center for Law in the Public Interest
Rebecca Gould, JD
Executive Director

SEIU Change That Works
Jane Kleeb
State Director

Human Services Federation of Lincoln/Lancaster County
Richard Carter
Executive Director

Opportunity@Work
Annemarie Bailey-Fowler
Opportunity@Work Coordinator

The Food Bank of Omaha
Stephen Gehring
Board Member

A'Jamal, Advocates & Associates
A'Jamal-Rashad Byndon

The Arc of Nebraska
Marla Fischer-Lempke
Executive Director

Community Action of Nebraska
Mary Beth Rathe
Executive Director

Common Cause Nebraska
Jack Gould
Issues Chair

The Center for Rural Affairs
Jon Bailey
Rural Research and Analysis Program Director

Center for People in Need
Susan Hale
Advocacy Educator

Nebraska Chapter of the National Association of Social Workers
Terry Werner
Executive Director

Marv and Mark discussed the February meeting of the Nebraska Financial Education Coalition. We presented as did Honey Creek and Metro Tech on financial literacy. They were very interested in RAAG and its potential involvement. Marv also discussed the August 2009 Get on Board Conference. It's a one day conference, \$50-60 per person, at the Cornhusker Hotel in Lincoln. Discussion followed. Marv will continue attending as our representative; Rick will register the HSF as a financial participating partner; and will take \$250 from our Keno Funding to support the conference. (See attachment – Marv's notes).

We discussed options for presenting information on Payday Lending practices. Examples included: 2 Presbyteries 2 day conference in September; UCC has a conference in June; Methodists have a fall conference; ASTC – American Society & Training Development; Council of Bishops; and Nebraska Interchurch Ministries are other options. Opportunities at Work (Omaha) is another group we should work closely with.

Next Steps:

Action Steps

1. Would these groups consider looking at a small loan program or real second chance programs? Mark will ask John Dittman, Cornhusker Bank. Pat will ask Hal Cosmo, Scottsbluff. Deb will ask Peoples Choice Credit Union.
2. Kit and Pat will meet with John Braash of The Angel Investors. They are venture capitalists who meet monthly, review business plans, and build entrepreneurs.
3. Kit will send out the Legacy Bank Program the Tucson Program and the North Carolina Program to each of us to have in our discussion.
4. Checking conference dates: Loyd – Presbyterian Conference in September. Deb – call Kathryn Witte UCC in June. Pat – Methodist Conferences.
5. In general – we should aim for 2009-2010 legislature that does only 2 things – requests a 36% cap on interest rate and fees; and eliminate the prohibition of installation payments.
6. We need to narrow the gap between Financial Literacy and the people who need it most. Kit will email the following information if available:
 - ✓ Rent-Wise
 - ✓ Money-Wise

- ✓ Smart Money
- ✓ LAP's Course
- ✓ Jump Start
- ✓ Wells Fargo on-line Program

Marv will put together any potential best practice programs like those above.

Next Meeting:
April 22, 2009
Noon – 1:30 p .m.
1115 K Street, Suite 100, Conference Room

Respectfully Submitted:
Kit Boesch
Human Services Administrator