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**We need you
at Lobby Day**

Alabama Arise gains much of its influence from the impression our members make on Lobby Day. That's the day when scores of people wearing Arise buttons walk the halls of the State House. When those people start a conversation, legislators learn that Arise members are well-informed constituents who challenge them to do the right thing. It's a far cry from the usual big-money lobbyist seeking a favor for a client.

This year we need you more than ever. Our clout on issues like tax reform, payday lending, and a landlord-tenant bill can surge if we increase our turnout beyond our usual 80 to 100 people. Can you bring a carload of people to Lobby Day? There is no better way to introduce new people to the work we do than bringing them to Lobby Day.

Arise Lobby Day Thursday, April 3, 2003

9:30 Registration,
Capitol Auditorium
10:00 Issue briefing
11:15 Visit legislators to
invite to reception
12:00 Legislative
reception, *Capitol
Tunnel*
1:30 Press conference
2:00 Members hip
meeting in State
House
2:45 Adjourn

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Answer depends on member action

Will Arise have clout on Goat Hill?

How can Arise have influence in negotiations with well-funded opponents? This year Arise is arguing for positions that differ with those of the payday loan industry, the Realtors Association, and various associations that oppose tax reform. People can respect Arise's moral stance, the quality of our policy analysis, and our positive treatment in the press, but ultimately, what can override all these factors is constituent pressure. Because we have not yet built constituent pressure, payday lenders have been able to pass their bills intact from both House and Senate committees.

Your calls now and your visits on Lobby Day are critical to our success. Without your voice, the House, the Senate, and Governor Riley will believe what the lobbyists are saying, not what Arise analysis shows:

Alabama payday lending should have regulation as strong as Florida's.

Florida limits payday lenders to a 390% APR; Alabama payday lenders say they can't survive in rural counties unless they get the 429% APR allowed in Rep. Mike Hill's HB 178 and Sen. Gerald Dial's SB 229. In Alabama, a desperate borrower can stack loans from several payday lenders. In Florida, borrowers can have only one loan at a time; lenders check a central database to see if

the borrower already has one. Finally, the Hill-Dial bill lets lenders offer repayment on an installment plan after one rollover of the loan *at the lender's option*. Arise says the repayment plan should be available automatically. If payday lenders can thrive with these rules in Florida, doubling their business last year, they can survive in Alabama.

Legislators will ask: Where else can people with bad credit get loans? Arise replies: People with bad credit have always gone to high-interest loan sharks, and they always will. That doesn't mean loan sharking should be legal. Lenders with 429% interest rates are loan sharks, plain and simple.

Alabama Arise says that Alabama tenants should have rights offered in 48 other states. The Realtors Association voted to oppose HB 200, Rep. Laura Hall's compromise legislation that the Alabama Law Institute wrote

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ACTION: Contact Gov. Riley and your state representative and senator and ask them to support consumer-friendly amendments to the payday loan bills, HB 178 and SB 229. Also, Urge them to support Arise's efforts to make any landlord-tenant bill fair to both tenants and landlords.

A few words from Kimble

Public opinion polls show that tax reform is an uphill struggle in Alabama as it would be in many other states. At a recent meeting at the Center on Budget in D.C., pollsters told us that many voters fail to see the link between taxes paid and benefits received. Pay \$20,000 to an auto dealer, you get a car; pay \$5,000 in taxes, and you're told that it all goes to the Dept. of Waste and Fraud.

There was also good news: In the states surveyed, more voters every month are aware that states are in fiscal crisis. (They were surprised to hear that our governor is spreading the word that we're in crisis. Many governors still pretend there's plenty of money.) When pollsters ask if voters prefer to cut spending or increase taxes, they want cuts. But when asked if they prefer cuts, tax increases, or a *balanced approach* that combines spending cuts and tax increases, most voters prefer the balanced approach. That's just what Gov. Riley is proposing. But I hasten to add that while it's good for our leaders to promote a balanced approach, the advocate's job is to describe the pain that cuts in services would cause. Polling shows that it's better to name a short list: Alabama must not cut funding for education and health care. Finally, polls say voters are willing to raise taxes... on wealthy persons and corporations, not on themselves. If Arise backs a plan by business leaders to increase taxes on themselves and cut taxes on the poor, will that swing public opinion?

With peace,

We appreciate our contributors!

Most of the funding for Alabama Arise comes from our member groups. There are also individuals who send checks that are not tax-deductible. Thanks to our members, Arise is doing better than many non-profits whose income is down during the recession. (We are just about even with last year.) Here are the members who gave between October and March 15. Thanks to their generosity, Arise can continue to work for fairer state policies toward our neighbors who are most vulnerable in an economic downturn.

AAUW, Birmingham Branch
AAUW, Troy Branch
Alabama Association of County Directors of DHR
Alabama AFL-CIO
Alabama Council on Human Relations
Alabama New South Coalition
Alabama Rural Ministry, Auburn
Alabama/West Florida Conference United Methodist Women
Auburn First Baptist Church
Auburn Ministerial Association
Auburn Unitarian Universalist Fellowship
Beasley, Allen, Crow, Methvin, Portis & Miles, PC, Montgomery
Benedictine Sisters, Cullman
Bridge Ministries, Birmingham
Brown Memorial Presbyterian Church, Tuscaloosa
Christ Episcopal Church, Fairfield
Church Women United, Birmingham
Citizen Lead Education & Poisoning Prevention (CLEPP), Birmingham
Community Enabler Developer, Anniston
Consolata Missionary Sisters, Eutaw
Covenant Presbyterian Church, Tuscaloosa
Edmundite Southern Missions, Selma
Episcopal Diocese of Alabama
Fairhope Unitarian Fellowship
First United Methodist, Mission Work, Montgomery
Food Bank of North Alabama
Lowndes Citizens United for Action
Neighborhood Services, Inc., Birmingham
Partners In Progress, Pine Apple
Presbyterian Community Ministry, Auburn
Prince of Peace Catholic Church, Birmingham
Project Hope to Abolish the Death Penalty
Providence Hospital, Mobile

Revelation Baptist Community Involvement, Mobile
Sisters of Charity, BVM, of Alabama
St. Bede the Venerable Catholic Church, Montgomery
St. Luke's Episcopal Church, Jacksonville
St. Peter's Catholic Church, Birmingham
St. Stephen's Episcopal Church, Birmingham
St. Vincent's Hospital, Birmingham
Unitarian-Universalist Church of Huntsville
United Methodist Church, North Alabama Conference
United Methodist Women, North Alabama Conference
University Presbyterian Church, Tuscaloosa
Urban Ministry, Inc., Birmingham
Vestavia Hills United Methodist Church
Wilcox County Family Resource Council

Dennis Childs, Auburn
John Cleverdon, Point Clear
Sonja Cobb, Birmingham
Robert Cowan, Montevallo
Bill Dawson, Birmingham
Mary J. Gray, Evansville, IN
Mary S. Hopkins, Birmingham
Marjorie Masterson, Huntsville
Anna McIlwain, Talladega
Thomas Osborne, Florence
Jamie Plott, Pelham
Joan Turner Rodgers, Montgomery
Bobby Segall, Montgomery
Jack Shelton, Sterrett
Sandra L. Smith, Birmingham
Margaret Solberger, Mobile
Willa Vial, Rogersville

Tenants rights

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with Realtor input. Faced with the Realtors' adamant opposition, Arise agreed to negotiate to amend the Realtors' bill, HB 202, which we had opposed in previous years. Meanwhile, Sen. Roger Bedford's SB 118, the Law Institute bill, passed the Senate Judiciary Committee, but Bedford promised not to fast-track the bill while negotiations continue in the House.

Calendar

Mobile Arise cluster 7:00 pm Tu
Apr 8, Conference Room 1,
Providence Hospital
ACPP Health Caucus 10-12:00 Fri
Apr 25, Bell Building, Montgomery

