

To: All League members, Members-at-Large, and Guests  
From: Anne Permaloff, LWVAL President  
Louvenia Graham, LWV of Montgomery President

## INVITATION TO ATTEND

### HIGHLIGHTS FROM THIS ISSUE

<b>COUNCIL SCHEDULE</b>	<b>2</b>
<b>ACCOMODATIONS AND DIRECTIONS</b>	<b>3</b>
<b>EMERGENCY PROPOSAL STUDY</b>	<b>4</b>
<b>LWVAL BYLAWS REGARD- ING COUNCIL</b>	<b>6</b>
<b>COUNCIL REGIS- TRATION FORM</b>	<b>7</b>
<b>LOCAL LEAGUE UP- DATES</b>	<b>8- 10</b>
<b>LEGISLATIVE PRI- ORITIES</b>	<b>11</b>
<b>411 INFORMATION</b>	<b>12</b>
<b>UPDATE ON MAL</b>	<b>12</b>

League of Women Voters of Alabama  
State Council 2016  
Hosted by the League of Women Voters of Montgomery

Saturday, May 14, 2016  
Unitarian Universalist Fellowship  
2817 Atlanta Highway  
Montgomery, Alabama

9:30 a.m. Check in and coffee  
10:00 a.m.—3:00 p.m. Council Meeting

(details on page 2)

## COUNCIL SCHEDULE

State Council is a less formal meeting than State Convention and is conducted in one day. Routine reports will appear in the Council Booklet.

The business meeting this year has one major purpose – discussion and a vote on a request from the Greater Tuscaloosa league for an emergency program change. The proposal is that LWVAL conduct a study of store front payday lenders with the goal of reaching consensus before the start of the 2017 legislative session. The proposal is included in this mailing.

Council also will feature two workshops. The morning workshop will focus on current voting issues. The afternoon workshop features information and advice on establishing media contacts and getting media coverage for the league. The panelists represent various types of media in the state.

### **Saturday May 14, 2016**

#### **10:00 -11:00 Business Meeting**

#### **11:00 – 12:15 Voting Issues Panel**

Moderator: Hattie Kaufman, LWVAL Advocacy Committee

Panelists:

Ed Packard, Director of Elections, Election Division, Office of the Secretary of State, Alabama

Stephen Stetson, Policy Analyst (Consumer and Human Rights Issues), Alabama Arise Citizens' Policy Project

Geron Gadd, Senior Staff Attorney, Alabama Disabilities Advocacy Program (ADAP)

#### **12:15- 1:00 Box Lunch**

#### **1:00- 2:30 Establishing Media Contacts and Getting Media Coverage Panel**

Moderator: Jean Johnson, LWVAL Information Technology Advisor

Panelists:

Carol Nunnelley, journalist and founder of the Alabama Initiative for Independent Journalism and [Birmingham Watch.org](http://BirminghamWatch.org)

Troy Turner, Editor of the *Opelika-Auburn News*

Charles “Chuck” Dean, journalist for Alabama Media Group and *The Birmingham News*

#### **2:30- 2:50 LWVAL Education Fund Meeting**

#### **2:50- 3:00 Final Comments and Evaluation Forms**

## LOCAL HOTELS

Exit 11 on I-85 has several motels and connects to East Chase Parkway and Boyd Cooper Parkway where there is access to more motels, East Chase Mall, and many chain restaurants. A movie theater is located on Chantilly Parkway less 1 mile from the motels.

### **Sleep Inn & Suites East Chase**

10150 Chantilly Pkwy  
Montgomery, AL 36117

### **Country Inn & Suites**

10095 Chantilly Parkway  
Montgomery, AL 36117

### **Holiday Inn Express & Suites**

9250 Boyd-Cooper Parkway  
Montgomery, AL 36116

### **Candlewood Suites**

9151 Boyd Cooper Parkway  
Montgomery, AL 36117

### **Hampton Inn - Suites**

7651 East Chase Parkway  
Montgomery, AL 36117

### **Fairfield Inn & Suites**

8970 East Chase Parkway  
Montgomery, AL 36117

### **Staybridge Suites**

7800 East Chase Parkway  
Montgomery, AL 36117



## DIRECTIONS TO COUNCIL VENUE

### ***From north and south of Montgomery:***

- Take I-65 S to I-85 toward Atlanta
- Exit I-85 at Exit 3 (Ann Street) and turn left. Go into the left lane after the turn (the right lane will soon disappear in the Walmart area).
- Continue on Ann Street. When it widens near Lee High School, move to the right lane; turn right onto Atlanta Highway at the light.
- The Unitarian Church will be on the right with one entrance to the parking lot just before coming to the first light and the other entrance accessed by turning right at the light.

### ***From Auburn/Opelika:***

Take I-85 toward Montgomery; Take Exit 3 (Ann Street) and turn right; then, follow the instructions above.

## PROPOSAL FOR AN EMERGENCY STUDY

### PROPOSAL

The Board of the League of Women Voters of Greater Tuscaloosa proposes an emergency study of current practices of payday loan stores throughout Alabama, to begin during the 2016-2017 year. Upon completing a study of the issue, the local leagues will be asked to consider consensus questions. Subsequently, the League of Women Voters of Alabama will develop a position statement, as indicated by the local league responses.

### SCOPE OF PROPOSED STUDY

- A. This study would involve only payday businesses operating in physical structures or “payday loan stores.”
- B. This study would exclude loans obtained through electronic media.
- C. This study would exclude car title loans.

### JUSTIFICATION FOR PROPOSED STUDY

- A. The League of Women Voters of Alabama needs an objective investigation of payday loan stores, whose practices has attracted increased public and legislative interest in recent years.
  1. Bills to regulate payday loan interest rates have been introduced in the Alabama Legislature over the last several years.
  2. A state data base of payday store borrowers was instituted in August 2015.
  3. Alabama Arise, Appleseed, and Alliance for Responsible Lending in Alabama (ARLA) have prioritized this issue.
  4. The number of payday stores and the total amount of money loaned are increasing, Based on figures from the state data base, Superintendent of Banking John Harrison reported that \$14.9 million per week from nearly 900 payday stores
  5. There is controversy regarding the current practices of payday loan stores
    - a. Payday lenders maintain that the large number of stores reflects demand for a service that cannot be obtained elsewhere.
    - b. Advocates for regulation and a cap for interest on payday loans cite increasing numbers of borrowers caught in long-standing debt due to high interest and rollover rates.
- B. Because several groups and individuals are concerned about the impact of interest rates that can exceed 400%, because those groups contend that low-income Alabamians who borrow at these rates set without state regulation, and because the LWVAL does not have a position on this topic, a study of practices of payday loan stores should be adopted at the 2016 LWVAL Council for study beginning late summer 2016.

*(Continued on page 5)*

## EMERGENCY STUDY—CONT'D

### MATERIALS

The study information will represent both sides of the regulation issue.

- A. Alabama Arise, Appleseed, ARLA and Tuscaloosa Citizens against Predatory Practices (T-CAPP) have amassed material both pro and con from a wide range of sources.
- B. Concerns and questions not found in sources cited above will be investigated objectively, using information from both camps.

### Study Committee

If the study is approved, the LWVAL Board will appoint members for the committee. Input from various leagues and members will be encouraged.

### TIME LINE

- A. Because of the wealth of research readily available and the narrowness of the topic, research and preparation of background materials for local leagues should be completed in a short period of time, namely Fall 2016. Program presentation and answering consensus questions should take no more than 2 meetings.
- B. If the proposed emergency study meets is approved at the May Council meeting, the committee should have study materials to the local leagues by August 31, 2016.
- C. Results of local league consensus should be sent to the LWVAL Board by December 15<sup>th</sup> for approval and formal writing of the resulting position statement by the LWVAL Board at its January 2017 board meeting. Based on those results, the LWVAL can act accordingly during the 2017 Regular Legislative Session.

For further information, please contact Annette Dudgeon, LWVGT board member and former LWVAL board member, at [jdudgeon@aol.com](mailto:jdudgeon@aol.com) or 205-454-7824 or Kathy Byrd, LWVAL and LWVGT board member, at [kcbyrd@aol.com](mailto:kcbyrd@aol.com) or 205-394-5852. Both accept text messages.



For list of events in Montgomery May 13  
and 14 go to:

<http://visitingmontgomery.com/>

## LWVAL BYLAWS ON CHANGING PROGRAM

### Article IX, Council

#### Sec. 3. Powers.

The council shall give guidance to the state board on program, methods of operation and budget as submitted by the state board. The council is authorized to change the program provided:

- a. notice of proposed changes shall have been sent to the president of each local league and MAL unit at least one month in advance of the council;
- b. the change is adopted by a two-thirds vote of those present and voting. The council shall act on any recommended changes in the budget for the ensuing fiscal year and shall transact such other business as shall be presented by the board.

## LWVAL BYLAWS ON COUNCIL MEMBERSHIP

### Article IX, Council

#### Sec. 2. Composition.

The council shall be composed of:

- a. the presidents of the local leagues and MAL units or an alternate in the event that the president is unable to attend;
- b. two delegates chosen by each local league;
- c. the state board.



## LWVAL ED FUND UPDATE

At the February LWVAL Board meeting the Board voted to revise the Ed Fund bylaws. This change brings them in agreement with key elements of LWVAL bylaws such as board membership and ability to alter the budget at council if needed. The new bylaws will be found in the members section of the LWVAL website (<http://www.lwval.org/members>).

The League of Women Voters of Alabama  
2016 State Council Registration Form  
*Registration Deadline: May 9, 2016*

Please send a separate form for each member and guest who will be attending Council.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Email: \_\_\_\_\_

In which category will you be attending Council? (Check one)

- Local League President [ ] League Name:
- Local League Delegate [ ] League Name:
- League Member [ ] League Name or MAL:
- Guest [ ]
- State Board Member [ ]

Registration (Check one): Meeting with lunch \$25 [ ]  
Lunch only \$10 [ ]  
Registration only \$15 [ ]

Box Lunch (check one):

- Turkey Sandwich [ ] Ham Sandwich [ ] With leafy lettuce & tomato; chips; pickle; cookie
- Vegetarian Wrap [ ] Organic wheat wrap (organic spinach; fresh guacamole & pico de gallo; mushrooms; and Asiago); fruit; and cookie

If you have food allergies, write Anne Permaloff at [graftonpermaloff@charter.net](mailto:graftonpermaloff@charter.net) specifying what foods you must avoid. We will attempt to accommodate your needs.

Send this form and your check (made payable to LWVAL) to:  
**Kristen De La Fuente, LWVAL**  
660 East Lane  
Auburn, AL 36830

## LWV OF EAST ALABAMA BY KRISTEN DE LA FUENTE

The LWV of East Alabama has been very busy with no signs of slowing down any time soon! *One Voter, One Star* is our voter registration effort to register at least 1000 voters before the November elections. For every voter we register, we add one star to the flag. We are closing in on 400 registrations and have many things in the works. In December, we were awarded a Youth Voter Grant as a pass-through from the LWVUS Education Fund. Partnering with the Southern Poverty Law Center (SPLC) at Auburn, we are set to register high school students in Lee and Macon counties and already registered 98 Opelika seniors in time for the primary election on March 1<sup>st</sup>. LWVEA treasurer Cory Unruh authored the grant and continues to do the heavy lifting to make arrangements with the schools and volunteers.

I also had the pleasure of addressing a crowd of more than 900 concertgoers at the “Use Your Voice” Tour performance in Opelika where Patty Griffin, Sara Watkins and Anais Mitchell performed their beautiful songs. With the LWV as a partner, the musicians are drawing attention to the upcoming elections and encouraging all voters, but women in particular, to get out and use their voices. Several LWVEA members registered voters and provided information about the upcoming primary election. [[http://www.oanow.com/news/auburn/grammy-award-winner-and-other-artists-to-perform-in-opelika/article\\_66e28df4-ce88-11e5-a0ba-5f96ae7859f1.html](http://www.oanow.com/news/auburn/grammy-award-winner-and-other-artists-to-perform-in-opelika/article_66e28df4-ce88-11e5-a0ba-5f96ae7859f1.html)]

Members of the LWVEA have hosted voter registration events at various places including a screening of *Selma: Bridge to the Ballot* hosted by the SPLC at Auburn, the Lee County Justice Center, a local gym, and several retirement communities in Auburn. We even have members who plan to go door-to-door in their neighborhoods to register voters. We will also be at Auburn’s CityFest in April.

Our program meetings have been varied in topic and generally well attended. Dr. Barbara Baker from Auburn University’s Women’s Leadership Institute (WLI) spoke to the League in October about ways to engage college students and young people. In light of the closing of driving license offices, our November meeting included a panel on Voting Issues in Alabama with participants from Auburn’s Political Science Department, the SPLC on Campus at Auburn, and The Election Center. In February, Cory Unruh led us on a crash course in voter registration and FAQs about voting on election day including provisional ballots and the photo voter ID law.

Our collaborations with local partners have been very fruitful. We have strong relationships with Auburn University especially with the Women’s Leadership Institute, Women’s Studies Program, SPLC at Auburn, Community and Civic Engagement Program, and Political Science. In addition, this spring we are working with two groups of students in an English class at Auburn who are tasked with writing for the public and we have several ideas about creating items of long-lasting impact. Members of the LWVEA continue to be a part of the editorial board of the Opelika-Auburn News and I also serve on the advisory board of the WLI.

One upcoming event is a March 6<sup>th</sup> screening of the movie *Selma* at the Auburn Public Library where we will also register voters and provide information about elections. Potential program meeting topics may include the state of women’s healthcare in Alabama and awareness of human trafficking in Alabama.



## NEW GRANT RECEIVED BY LWV MOBILE BY MYRA EVANS

LWV Mobile received a LWVEF grant of \$600 to raise visibility and awareness among our members and the community by registering at least 250 first-time voters in at least 7 venues. Given the February 12 registration deadline for the March 1 Presidential Primary, we had to hustle to help new voters register and be ready to vote by mid-February. Building on our past relationships with high schools in the county, teams visited 5 schools (including 2 for the first time), conducted registration efforts on a college campus over 3 days in collaboration with various student groups, and provided registration materials and guidance for homeless persons at a homelessness connection event. As a result of our hard work, we were able to submit over 300 voter registration forms prior to the Primary deadline. The high school work featured our award-winning program, Vote 18, a 45-minute free interactive session conducted in classrooms. It incorporates a review of the constitutional amendments related to voting, a mock election, opportunity to register and discussion of elements related to voting. Over 12 members participated in these efforts this season. It is a source of pride for our League.

## LWVGT MEET YOUR LEGISLATORS EVENT

The Greater Tuscaloosa League held its annual Meet Your Legislators event on January 19, 2016. Co-sponsors for the event were the Osher Lifelong Learning Institute (OLLI), The University of Alabama Retirees Association (TUARA) and the Tuscaloosa Alumnae chapter of the Delta Sigma Theta sorority. It was held at the Bryant Conference Center on The University of Alabama campus. Hattie Kaufman moderated the event to a packed house. *(photo credits: Alan Kaufman)*



**MEMBERSHIP AND LEADERSHIP DEVELOPMENT (MLD) SURVEY NOW AVAILABLE  
BY KRISTEN DE LA FUENTA (TREASURER@LWVAL.ORG)**

During the state convention in Auburn last year, the lack of connectivity between the state league and the local leagues was mentioned as an important issue to resolve. As the MLD coordinator for the LWV of Alabama, one of my roles is to improve the communication between the state league and the local leagues and to facilitate the sharing of information between local leagues. One goal I have is to provide every local league with a game plan to improve your visibility online and in your community. To this end, I have created an online survey for league members to take. The survey consists of less than 20 questions to help me assess what you know about what your league is doing to get noticed in your community.

It seems that everyone looks to the internet to find information. Can someone interested in the LWV find you? I want to make it easy for them to find you and to understand all of the great things you do for your community. Every local league has something they can share that works for them whether it is a top-notch website, a popular monthly social event, or a creative Facebook manager. By taking the survey, you will contribute ideas that will make our leagues better. Implementation of those ideas will be the next step!

Send me an email ([treasurer@lwval.org](mailto:treasurer@lwval.org)) to request the survey or to suggest others who might want to take it. Let me know which local league is yours so I can manage the results. If you have already taken the survey, thank you for your participation!



**RAISING FRIENDS/FUNDS IN MOBILE BY MYRA EVANS**

LWV Mobile was offered the opportunity to partner with 2 of the 3 local television stations during Super Tuesday to report the individual precinct results from Mobile County. Not only does this generate funds to support our work, almost as importantly it raises friends and helps connect the community to our mission of educating voters. Approximately 50% of the 88 precincts were reported by friends, people who are not quite members yet, but who are involved with us in this way. We really appreciate their stepping up to the challenge and working with us to provide this important information.

## 2016 LEGISLATIVE PRIORITIES

The legislative priorities are updated weekly and available online at:  
<http://www.lwval.org/takeaction/legreport2016/index.html>

Priority Level	Priorities
<p><b>Level I:</b></p> <p>Monitoring and action of highest priority.</p> <p>Major area for resource expenditure.</p>	<p>Voting Access and Processes</p> <p>Governmental Transparency, including open meetings, access to information, etc.</p> <p>Government Accountability, including Ethics in Government</p> <p>Adequate funding of essential programs in the General Fund</p>
<p><b>Level II:</b></p> <p>Monitoring occurs.</p> <p>Action dependent on opportunity and available resources.</p>	<p>Election and Campaign Finance Laws</p> <p>Natural Resources &amp; Energy Policy</p> <ul style="list-style-type: none"> <li>Water Resources</li> <li>Other Resource Issues</li> <li>Energy Policy</li> </ul> <p>Education Policy and Funding</p> <p>Health Care, including Medicaid</p> <p>Tax Reform</p>
<p><b>Level III:</b></p> <p>Monitoring occurs.</p> <p>If and when opportunities arise, determine if action is feasible given resources and higher priorities.</p>	<p>Issues identified by the LWVAL Advocacy Committee and/or State Board or Local Leagues.</p>

## VOTE411 PROVIDES IMPORTANT INFORMATION BY BARBARA CADDELL

Vote411, the league's voter information website, was up and running before the Presidential Preference Primary on March 1, despite several software glitches. It is truly a "one-stop-shop" for all things electoral- from how to register to vote and what form of ID to take to the polls to specific information about issues and candidates. Because our state league purchased state-wide coverage, voters all over Alabama could have information about the one constitutional amendment on the ballot as well as information about candidates for President, US Senate, Alabama Supreme Court Associate Justice, and PSC President. Because LWV Mobile bought additional local coverage, Mobile County voters could see information about the state-wide races as well as those of candidates for the US House of Representatives, State School Board, Mobile County Commission, Mobile County Circuit Judge, and Mobile County School Board. For a preview of what your local league could see with Vote411 local coverage, please go to [www.vote411.org](http://www.vote411.org) and enter the following Mobile County address: 6584 Carol Plantation Rd., Theodore, AL 36582.

Vote411 will also be active for the April 12 run-off election and the November 8 general election. For the November election, Vote411 will provide information about more constitutional amendments as well as candidates for US President, and US Senate. I am very proud of our efforts to inform Alabama voters in this electoral cycle. A special "thank you" goes out to Jean Johnson, who helped with our content, called candidates, and dealt with software glitches - all with grace! Likewise, Renee Collini did a magnificent job covering Mobile County races quickly and efficiently. Thank you also to the following people who proof-read and offered advice and support: Anne Permaloff, Hatti Alexander, Joyce Lanning, Ida Tyree-Hyche, and Ruth Wright.



Donate to LWVAL Ed Fund when you shop at Amazon by going to <http://smile.amazon.com> and selecting LWVAL as your charitable organization.

## UPDATE ON MALs BY KATHY BYRD

Expanding the League of Women Voters presence throughout the state of Alabama is a major objective of the current (and indeed all) State League boards. We have targeted the Florence area since last fall, with a membership recruitment meeting, follow-up contacts, and now four MALs—members-at-large. Further recruitment is planned this summer. Nancy Muse literally has been the League's muse in this important region of the state. Her [Letter to the Editor](#), which appeared in February before the end of voter registration for the March 1<sup>st</sup> primary, provided important voter information, including the benefits of [www.Vote411.org](http://www.Vote411.org).

We have other plans to step up our presence as well, so stay tuned. And if you know someone anywhere in Alabama who would like to expand the League's presence, while having access to the League program, please direct them to our website ([www.LWVAL.org](http://www.LWVAL.org)) or to Kathy Byrd at [kcbyrd@aol.com](mailto:kcbyrd@aol.com).

## LWVAL AND ADAP: GREAT PARTNERS BY KATHY BYRD

For many years, the League of Women Voters of Alabama has partnered with the Alabama Disabilities Advocacy Program in efforts to ensure Alabama citizens are not denied their right to vote because of a disability. League members may be familiar with the accessibility survey our two groups developed about four years ago for voters to complete after going to the polls, to identify and report physical, mechanical, or other barriers to voting. Local leagues were contacted to promote the form's use in the recent primary, and we plan to use them later in the election cycle. Situations change from election to election. Some barriers are removed; some new ones may appear (such as construction blocking handicap access).

In addition, the League has been asked to participate in training citizens with developmental disabilities with registration and voting procedures. Nancy Sales from the LWV of Greater Birmingham and Kathy Byrd of the LWV of Greater Tuscaloosa helped with the presentations, and plans are in the works to take the program to other parts of the state. This partnership provides us with another way to increase the League presence across Alabama.



## UPDATES FROM LWVUS

### [LWVUS Board Sets 2016 Legislative Priorities](#)

The LWVUS Board set federal legislative priorities for the second session of the 114th Congress at its January board meeting. The League has many positions from which to take action but establishing a focus for our national advocacy is a critical responsibility of the LWVUS Board as it is for every League Board. In setting priorities, the Board considers a number of factors, the most important of which is focusing League effort where it can have the greatest impact. For 2016, the LWVUS legislative priorities are ranked in two tiers. The first tier priority is Representative Democracy, which includes voting rights and election administration, money in politics, redistricting reform and work on a constitutional convention. The second tier is Climate Change. And we continue to watch action on several issues including immigration, health care, reproductive rights and environmental protection.

### [League Joins Amicus in \*Zubik v. Burwell\*](#)

The League of Women Voters joined an amicus brief in the case of *Zubik v. Burwell*, a challenge to the contraception accommodation in the Affordable Care Act. The amicus brief argues that the contraception accommodation for employers who object to providing contraceptive coverage is the least restrictive means of advancing the government's compelling interest in protecting women's health and promoting women's equality. The League has long standing positions in support of equal access to health care and equal rights for women as well as the right to privacy in reproductive choices. The Supreme Court will hear arguments in the case on March 23, 2016.

**LEAGUE OF WOMEN  
VOTERS OF ALABAMA**

PO Box 530522  
Birmingham, AL 35253

Phone: 205-871-8194

Fax: 205-879-8936

E-mail: admin@lwval.org



**LEAGUE OF  
WOMEN VOTERS®**



**Officers 2015-2017**

Anne Permaloff, President  
Kathy Byrd, 1st Vice President  
Scarlett Gaddy, 2nd Vice President  
Ann Moss, Secretary  
Kristen De La Fuente, Treasurer  
Kim Bailey, Director  
Brenda Boman, Director  
Barbara Caddell, Director  
Gina Finnegan, Director  
Joyce Lanning, Director  
Jeanine Normand, Director  
Ida Tyree-Hyche, Director

---

**ABOUT THE LEAGUE**

The League of Women Voters is a citizens' organization that has fought since 1920 to improve our government and engage all citizens in the decisions that impact their lives. We operate at national, state, and local levels through more than 800 state and local Leagues, in all 50 states as well as DC, the Virgin Islands and Hong Kong.

---

**League of Women Voters Mission Statement**

The League of Women Voters, a nonpartisan political organization, encourages informed and active participation in government, works to increase understanding of major public policy issues, and influences public policy through education and advocacy.

**League of Women Voters Education Fund Mission Statement**

The League of Women Voters Education Fund works to encourage the active and informed participation of citizens in government to increase understanding of major public policy issues.