



**LEAGUE OF WOMEN VOTERS®
OF RICHARDSON**

Editor: Diana Lace

VOTER

CALENDAR		
Date	Time	Event
November 2015		
1		Daylight Savings Time ends
3		Uniform Election; Last day to receive ballot by mail
11	7:00 p.m.	Veterans Day; LWV-R Board Meeting @ PM Realty Board Room
12	6:45 p.m.	LWV-Collin County program on Pay Day and Title Loans, Maribelle Davis Library, 7501 Independence Pkwy #B, Plano 75025
14		CHIP Parents Day @ Richardson High School, 1250 W. Belt Line Road, Richardson 75080
21	9:00 a.m.-noon	CHIP Help Session @ St. Barnabas Presbyterian Church, 1220 W. Belt Line Road, Richardson 75080
26		Thanksgiving
December 2015		
1		LWV Concurrence on Constitutional Amendments due
30		LWV-Texas consensus on Pay Day and Title Loans due



*Brenda Boston,
President*

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FROM THE PRESIDENT'S PEN

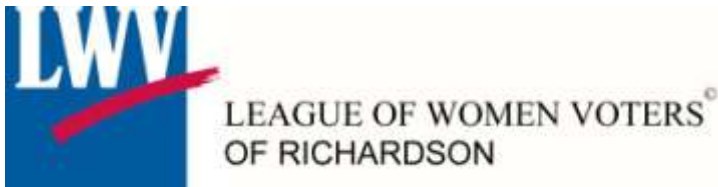
Friends,
A big **Thank You** goes to Jean Richards, Ellen Steger, and Nancy Wilson who, along with myself, spent a total of at least 300 hours producing a *VOTERS GUIDE* for the City of Richardson's 4 bond propositions and 83 city charter propositions. Thanks also to Ellen Steger for all her work on the recent City Charter Amendment program she organized. The panelists did an outstanding job!

Tuesday, November 3 is Election Day. If you have not already voted in early voting, be sure to go on Tuesday and cast your vote. Remember there is a *VOTERS GUIDE* and a video on the LWV-R website if you still need information.

Take a look in this newsletter for details about the upcoming program LWV-Collin County is doing about Pay Day and Auto Title Loans in Texas and make plans to attend.

Enjoy this beautiful fall weather and have a wonderful Thanksgiving holiday.

Brenda



Public Meeting October 14, 2015

Summary

On Wednesday, October 14, 2015, the League of Women Voters of Richardson sponsored a public program on the proposed amendments to the Richardson City Charter.

The program was held in the Richardson Room of the Richardson Civic Center at 7:00 p.m.

The moderator for the program was **Sandy Greyson**, a member of the Dallas City Council and past president of the League of Women Voters of Dallas.



Sandy Greyson
Moderator



Dr. Robert Lowry and Dr. Matthew Wilson
Panelists

Two panelists discussed several of the proposed amendments:

- **Robert Lowry**, PhD, Professor in the Political Science Program of the School of Economic, Political and Policy Sciences at the University of Texas at Dallas; and
- **Matthew Wilson**, PhD, Associate Professor of Political Science in the Dedman College of Humanities and Sciences at Southern Methodist University.

The panelists gave an overview on home rule charters and on the consequences, if any, of replacing specific requirements or limitations in the current city charter with language such as "to the extent allowed by the Texas Constitution and laws".

They then went on to discuss many of the 3-star and many of the 2-star ballot propositions (as rated in the League of Women Voters of Richardson *VOTERS GUIDE*, and followed by answering questions from the audience.

To see the video of the public meeting in its entirety, go to
www.lwvrichardson.org/nov2015chaterprog.html

**If you didn't vote early,
make sure you vote on
Tuesday,
November 3, 2015.**



You may take notes, including the
LWV-Richardson *VOTERS GUIDE*,
into the voting booth.

The November 3, 2015 Election

What's on my ballot?

Richardson residents in Dallas County and Collin County will vote for:

- 7 Texas Constitutional amendments
- 4 City of Richardson bond proposals
- 83 City of Richardson Charter changes

ELECTION DAY VOTING.....



..... **November 3, 2015, 7am-7pm**

Dallas County

Collin County

On Election Day, registered voters in the City of Richardson, **Dallas County**, must vote in their designated precinct polling place. Find your precinct number on your Voter Registration Card or visit

www.dallascounty.org/voters-information/precinct-lookup

Precinct #	Location
1026, 1029	Richland College
1027	Audelia Creek Elementary School
1037	RISD Academy
1500	Dover Elementary School
1501	Professional Development Ctr-RISD
1502	Math Science Technology Magnet-RISD
1503, 1504	Richardson Elementary School
1703	A R Davis Elementary School
1704, 1705	O Henry Elementary School
2500, 2503	Mohawk Elementary School
2501	Canyon Creek Elementary School
2502	Prairie Creek Elementary School
2504	Richardson North Junior High School
2505	Northrich Elementary School
2506	Arapaho Classical Magnet School
2507	Richardson Heights Elementary School
2508	Richardson Terrance Elementary School
2509	Richardson East Church of Christ
2510	Yale Elementary School
2511, 2512	Dartmouth Elementary School
2513	Springridge Elementary School
2514	Jess Harben Elementary School
2700, 2701,	Big Springs Elementary
2702	Spring Creek Elementary School
2705	Hickman Elementary School
2706	Wallace Ethridge Elementary School

On Election Day, registered voters in the City of Richardson, **Collin County**, may vote in any voting center in Collin County.

The voting centers nearest Richardson are:

Aldridge Elementary School
Armstrong Middle School
Harrington Library
Murphy Community Center
Plano ISD Administration Center
Plano Senior Center
Renner-Frankford Library
Shepton High School

For a complete list of election day voting locations in Collin County, go to www.collincountytx.gov/elections



From the League of Women Voters of Collin County

The Issue

How can the payday and auto title loan market be regulated so it is financially viable and maintains access to credit while safeguarding consumers from abusive lending practices? To what degree should payday and auto title lending be regulated in Texas?

Considerations

Will the policy produce the desired outcome? Will it produce optimal results for the cost of implementation? Is it achievable given available monetary, technical, and human resources? Will lenders be able to evade the statute and regulations that implement the policy change? Is this a policy that elected officials would want to see realized by law?

The Options

The policy options range from less stringent to more restrictive.

1. **Continue operation of payday and auto title loan companies under current state law and administrative regulations.** While lender interest is limited to 10%, administrative fees are not limited as long as they are displayed to the public and disclosed to the borrower.
2. **Enable a small dollar loan market that maintains access to affordable credit while safeguarding consumers.** A loan is generally unaffordable if payments exceed 5% of gross periodic income.
3. **Prohibit all payday and auto title loans whose combined interest and fees exceed the Texas consumer lending rate limits.** Under Texas consumer lending rate limits, combined fees *and* interest for payday and title loans would range from 180% APR for a 30-day loan to 319% for a 2-week loan.
4. **Prohibit all payday and auto title loans whose combined interest and fees exceed the limit set by the Military Lending Act.** A 36% APR for combined interest and fees essentially eliminates the payday and auto title lending market.

A pubic forum and consensus meeting are being planned for November. More information to come as details are available. *Neither event is sponsored by the Plano Public Library System or the City of Plano.*

- **Thurs Nov 12, 6:45 pm:** Public forum with a panel of three stakeholders at Maribelle Davis Library, 7501 Independence Pkwy #B, Plano 75025
 - Overview: Elizabeth Erkel, chair, Payday & Auto Title Loans in Texas Study Committee, LWV-Texas Education Fund
 - Borrowers' viewpoint: Yvonne Booker, executive director, Assistance Center of Collin County
 - Lenders' viewpoint: An industry representative has been invited
 - Legislative viewpoint: Stephanie Mace, director of public policy, United Way of Metropolitan Dallas
- **Wed Nov 18, 6:00 pm:** LWV-Collin County members' consensus meeting, LER Schimelpfenig Library, 5024 Custer Rd., Plano 75023



Famous Firsts by American Women

Sarah Bailey Thomas is an [American football official](#). Currently an official for the [National Football League](#) (NFL), she is noted for being a pioneer in female officiating. Thomas was the first woman to officiate

- ✓ a major college football game,
- ✓ a [bowl game](#), and
- ✓ in a [Big Ten](#) stadium.

On April 8, 2015, the NFL officially announced that Thomas will become the first full-time female official in NFL history. Thomas made her NFL regular season debut in a game between the [Kansas City Chiefs](#) and the [Houston Texans](#) at [NRG Stadium](#) (formerly Reliant Stadium) on September 13, 2015.

Thomas' NFL officiating uniform number is 53.

- Source: *Wikipedia*

