

# VOTER

## Redistricting Reform, Campaign Finance Reform topics of April 22 League Meeting



*Curt Mayhew, Campaign Finance Administrator, State of Ohio*



*State Representative Joe Uecker*

Are districts drawn to predetermine the outcome rather than giving voters true choice? Is it time to change the process by which states draw legislative maps? Do wealthy campaign contributors have a greater influence over our senators, representatives and executive officials than the general public?

Leagues across Ohio are educating their members on the need for Reform in the areas of Redistricting and Campaign Finance. This reform can give voters a reason to become engaged with their governments once more.

Changes to Ohio's redistricting process are a current topic of discussion in the General Assembly. The League of Women Voters of Ohio has long advocated for the use of a bipartisan process and

nonpartisan criteria in determining Ohio's electoral districts for state and national representatives. 2008 offers a new opportunity for redistricting reform. The League of Women Voters of Ohio reaffirms its criteria for electoral districts and the process used to define them. You can learn more about redistricting, reform options and solutions, and let Representative Joe Uecker know that you support alternative redistricting systems when Representative Uecker addresses our League at the April 22 meeting.

A variety of proposals exist on how to affect campaign finance reform, from limiting contribution amounts to publicly funding campaigns. You can learn more about reform proposals when Curt Mayhew, Campaign Finance Administrator with the Office of Ohio Secretary of State, Jennifer Brunner,

addresses our members on Campaign Finance Reform on April 22<sup>nd</sup>. Mr. Mayhew will review the history of Campaign Financing in Ohio, current law, proposed reforms and why reform is needed.

Since we have elected to have two topics and presenters at the April meeting, we will be starting earlier than normal, at 6:30 so as to allow adequate time for our business meeting, both presenters and your questions. Dinner will begin at the regular time of 6:00 at Receptions Conference Center East at a cost of \$15. There is no charge to attend the program only.

Register line at [www.lwvclermont.com](http://www.lwvclermont.com) or by calling Carol Glotfelter at 943-9429

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## Member Spotlight: Candy Gabriel



*Candy Gabriel*

**Please tell us your "league" story:** I have always heard about the League of Women Voters as a child through my grandmother Hazel Gabriel and through various organizations that I am a member. I am a more recent member but have been to different events sponsored by the LWV. I was officially invited by Cyndi Wright and joined at that time. I know of the League of Women Voters reputation in educating and informing not only women but the public in general. I have never held any offices with the League but have participated in just volunteering when the League held meet the candidates running for commissioners night.

**Please tell us about your family:** I am not married and have no children. I work for Clermont Counseling Center originally as the Chief Financial Officer but am now the Deputy Chief of

Business and Facilities Operation. At this time, I do not have any pets for I am not home enough to offer what is needed take care of one. I love to go on small vacations in surrounding areas where I have never been as well as long vacations where I can just sit back and relax. I enjoy meeting and talking with people no matter where I am. I enjoy a lot of things in the arts, gardening, reading and sewing.

**What CD/Artist is in your CD player in your car right now?** Well because I do not have a CD player in my car I would have to say none. However, I love contemporary, country and "oldies" music.

**What books are you reading that we would find on your bedside table?** I love to read and Karen Kingsbury a Christian writer is currently on my night stand. I listen to a lot of books on tapes Janet Evanovich who is a hoot

**What was the last movie you saw in a movie theatre?** I love to only go to movies that will lift me up or laugh or make me think. The last one I saw was 27 Dresses.

**Who is your favorite president of the United States?** I do not have a favorite president for my believe is if you can get to that level you have given up a lot in what you once believed in and thought you could change. However, the president who I admire most in my live time to vote is Jimmy Carter. I believe that he tried to follow what he truly believed in and was the most honest. The two most encouraging presidents that I have read about that has led this country is Theodore Roosevelt and Harry Truman.

**What is your favorite flavor of ice cream?** My favorite ice cream is UDF chocolate almond.

## League to address Home Foreclosure Crisis at Annual Meeting

The increasing number of home foreclosures has been a growing national problem for the past several years. There were 988 foreclosures in Clermont County in 2006, according to a study done by the Legal Aid Society of Southwest Ohio and an estimate of over 1000 in 2007.

Experts agree the rise in foreclosures is due to three primary factors.

1. Relaxed credit standards have made it possible for people with marginal income and little or no down payment to get a mortgage to buy a house. Any unexpected increase in expenses, like a medical bill or house repair, or temporary decrease in income because of a few weeks off a job will result in default on the mortgage.
2. The economy has resulted in plant closings and other layoffs that make it impossible for a family to keep up a mortgage. Many families can only make the mortgage payment with two incomes coming in. If one income is lost due to unemployment, a medical problem, or divorce, a foreclosure results.

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## 2007-2008 League Leadership

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## Cyndy's Corner...

All of my Dearest Friends

Dad was called home March 25, 2008 at 8:27 a.m. My mother was with him at the nursing home where he has been living under hospice care for the past 6 months. He was a mighty trooper; a fighter to the end. He did not want to go, but finally his body just could not fight anymore and we believe his heart just gave out.

Even in all the struggles we were blessed to have time with him to reconcile, heal and share our love.

Thank you, everyone, for your love and support during this time. I know I could not have made it through without you. I know that Dad, Mom, the boys' and our family appreciated and felt your continuing uplifting thoughts and prayers.

God bless you

**Cyndy Wright**

President  
League of Women Voters,  
Clermont County

## Home Foreclosure Crisis...continued

3. Predatory lending and "alternative" loan products make foreclosure inevitable in some cases. The simple definition of a predatory loan is one made with no consideration of the borrower's ability to repay.

In addition to very high interest, predatory loans may have inflated appraisals making the mortgage more than the actual value of the house. Even if the owners sold the property, they would not get enough to pay off the mortgage. The predatory loans may have large pre-payment penalties, which make it impossible to refinance into a loan with better terms. Or they may have reasonable payments in the beginning, but a large balloon payment after a number of years that is impossible for a moderate-income family to make. The League of Women Voters actively supported a bill passed last year to control predatory lending. The new law is just now going into effect and will reduce some of the worst abuses. However, foreclosures on the old loans will be with us for years.

Although not necessarily predatory, Adjustable Rate Mortgages (ARMs) pose another serious challenge to homeowners as interest rates rise. Some homeowners, who could handle the monthly payments when they entered into the loan, may not be able to afford the payments when interest rates rise. Across the country, there is increasing worry that an expected significant rise in interest rates will trigger a new flood of foreclosures.

Join us for the Annual Meeting of the League of Women Voters on Tuesday, May 20<sup>th</sup> when Terry Tranter, representative of State Treasurer Richard Cordray addresses the League about the Home Foreclosure Crisis. Dinner is served at 6:00, reservations required. Program begins at 7:00 p.m.

Register line at [www.lwvclermont.com](http://www.lwvclermont.com) or by calling Carol Glotfelter at 943-9429.

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Place  
Stamp  
Here

**2008 General Meetings  
and Programs**

**April 22, 2008 - Redistricting Reform &  
Campaign Finance Reform**  
Location: Receptions East • Time: 6:00 – 8:30

**May 20, 2008 - Annual Meeting**  
Location: Receptions East • Time: 6:00 – 8:30

Make reservations and pay online with a credit card  
[www.lwvclermont.com](http://www.lwvclermont.com)  
or mail reservations to  
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**Membership Form**

**Please mark one:**  
 \$65 Individual  
 \$85 Dual (2 adults same household)  
 \$99 Family                       \$25 Student

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

Additional Names: \_\_\_\_\_

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

City, State Zip  
\_\_\_\_\_

Phone: \_\_\_\_\_ (home) Phone: \_\_\_\_\_ (office)

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

Occupation: \_\_\_\_\_

Employer: \_\_\_\_\_

**Enclose form with check payable to LWVCC:**  
League of Women Voters Clermont County  
P. O. Box 733  
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We're on the Web  
[www.lwvclermont.com](http://www.lwvclermont.com)