Every two years, the Wisconsin Catholic Conference (WCC) prepares voter education materials for distribution in parishes. These are based on the most recent statement, *Forming Consciences for Faithful Citizenship: A Call for Political Responsibility from the Catholic Bishops of the United States* (2015).

This year, the WCC has prepared two series to give pastors and other diocesan staff greater flexibility. The longer 5-part series includes the following inserts:

1. Letter from the Bishops / Overview of Catholic Social Teaching
2. Forming Consciences
3. Life & Dignity of the Human Person/Poverty & Economic Justice
4. Religious Liberty / Immigration & Solidarity
5. Marriage & Family / Care for Creation

The shorter 3-part series includes:

1. Letter from the Bishops / Overview of Catholic Social Teaching
2. Forming Consciences from the U.S. Conference of Catholic Bishops (USCCB)
3. Select Quotes from the WCC’s 5-part series.

Additional resources outside of both series include:

1. Candidate Questions & Wisconsin Voter Information
2. WCC Guidelines for Church Involvement in Electoral Politics

These resources are designed for parish bulletins, but they can also be reproduced on a parish website or as a series of posters.

Traditionally, Catholic social teaching in America has been arranged in seven themes: 1) right to life and dignity of the human person; 2) call to family, community, and participation; 3) rights and responsibilities; 4) option for the poor and vulnerable; 5) dignity of work and rights of workers; 6) solidarity; and 7) care for God’s creation.

The newest *Faithful Citizenship* reduces the themes, now called principles, to four: 1) dignity of the human person; 2) common good; 3) subsidiarity; and 4) solidarity. This follows the format found in recent papal documents and the *Compendium of the Social Doctrine of the Church*, published in 2004 by the Pontifical Council for Justice and Peace.

All the WCC resources are available in English and Spanish at www.wisconsincatholic.org. To find additional materials, including videos in both English and Spanish, visit the United States Conference of Catholic Bishops website at http://www.usccb.org/issues-and-action/faithful-citizenship.
As our state and nation gear up for elections, many policy makers seeking re-election are back in their home districts, meeting with constituents and getting out the vote. This means the enactment of legislation has slowed.

As advocates, a break in the law-making action gives us more time to focus on the details. Details are important. It’s true when planning a major life change, like moving to a new city, and true when implementing a major policy change, such as a new law. Rules and regulations lay out the details of a law and this summer there have been a plethora of rules, regulations, and policies to track.

In tracking policy at the national level, the WCC partners with the United States Conference of Catholic Bishops (USCCB). Throughout the summer, the WCC has followed the lead of the USCCB, providing comments on proposed federal rules and policies. The WCC asked that during implementation of the Every Student Succeeds Act (ESSA), the replacement for No Child Left Behind, the representatives of nonpublic students and faculty be included in every “state plan” development process for the Act. The WCC also provided comments expressing opposition to the National Institutes of Health’s decision to lift its moratorium on taxpayer funding of biomedical research that permits combining human and animal materials to create chimeras. More comments are likely on issues such as predatory lending and health care coverage requirements.

Staying on top of all the various details, especially at the federal level, can be difficult for a statewide agency such as the WCC and even more so for busy individuals. It highlights why having the USCCB as a partner is so valuable and why I urge you to take a moment to visit the USCCB website at www.usccb.org and check out the “Issues and Action” page. The site provides updates on current policy issues in which the Catholic Church takes an interest. Individuals can also sign up to receive issue alerts on the “Take Action Now” page. The WCC offers a similar service through its E-Advocacy Network. With these useful resources, it is much easier to keep a close eye on the legal details that truly impact a law’s effectiveness.

Human Trafficking to be Focus at Catholics at the Capitol 2017

Every two years, the WCC joins several Catholic organizations in hosting Catholics at the Capitol. This day of formation and legislative advocacy is designed to engage Catholics who are interested in learning more about how to be faithful citizens. Catholics at the Capitol 2017 will take place on Tuesday, March 28, 2017, at the Monona Terrace Community and Convention Center in Madison, Wisconsin. The keynote speaker will be Colleen Stratton, with an introduction by Sr. Sally Ann Brickner, OSF.

Ms. Stratton is a speaker, writer, and survivor of human trafficking, who is passionate about using her story to educate, inform, and empower others. Sr. Sally Ann is the Justice, Peace, and Integrity of Creation Coordinator for the Congregation of Sisters of St. Agnes in Fond du Lac, who will provide an overview of the impact of human trafficking in Wisconsin.

The biography for Colleen Stratton notes that “After years of walking about in darkness, shackled in chains of addiction, shame and fear, she experienced a radical transformation as a result of God’s amazing gift of grace. Colleen has a heart for proclaiming freedom to the captives and hope to the hopeless. It is her joy to be a member of the Eye Heart World outreach team, as she is able to share her experience and hope to women with whom she comes into contact.” In addition to providing outreach on human trafficking, Ms. Stratton is also a wife and mother.

Those who have attended Catholics at the Capitol in the past are often surprised by the experience. Some expect the day to include political rallies and proclamations. Instead, participants experience a day dedicated to reflection, formation, discourse, and Catholic social teaching. Please take advantage of this unique opportunity to pray with fellow Catholics, learn about the issues, and visit with legislators. Registration starts December 2016 and a registration form will be provided with the next Capitol Report. For more details, visit www.wisconsincatholic.org.
WCC and Catholic Charities Support Federal Predatory Lending Rule

The Wisconsin Catholic Conference is supporting a federal rule that would reform the way payday and auto title lenders operate.

The federal Consumer Financial Protection Bureau (CFPB) has proposed a new national rule that would establish an “ability-to-pay” policy in which lenders have to take into account a borrower’s income and expenses. The WCC, joined by the state’s five Catholic Charities, submitted comments on the rule in early October.

Under state statute, payday lenders lend money to consumers in exchange for the borrower’s check or authorization for electronic fund transfer. The lender holds the check or authorization for a specified period of time. If the borrower does not repay the loan in full (including the interest) in that time, the lender cashes the check or initiates the electronic fund transfer in payment of the loan. Since most borrowers cannot afford to repay in full, they often take out another loan, known as a “roll over,” to pay off the previous loan and a vicious cycle ensues.

While the Wisconsin Department of Financial Institutions (DFI) must license all payday lenders in the state, it does not have the authority to regulate the amount of the loans, the interest charged, or the number of times a loan can be rolled over. According to the DFI, the average annual interest rate (APR) in 2015 was 565 percent.

In their comments, the WCC and Catholic Charities explained that Catholic Charities and other non-profit agencies “expend considerable financial resources to help get people out of debt and to teach them fiscal responsibility. In the absence of predatory lending, these funds could be used to develop affordable housing, invest in small business ventures, provide mental health care, etc. In short, it is not just the individual who is affected by a usurious loan; the entire community suffers.”

Even as they praised the CFPB for the proposed reforms, the WCC and Catholic Charities expressed concern that “the proposed CFPB rule contains an exception, which would allow a borrower to take out up to six 300 percent interest payday loans per year. Permitting six loans at such usurious rates undermines the very purpose of the CFPB, which is to ‘protect consumers from unfair, deceptive, or abusive practices….’ In short, all loans should be subject to ability-to-repay criteria.”

The comment period on the proposed rule closes on October 8. To see the full statement, visit www.wisconsincatholic.org.

Bishops Entrust Wisconsin Faithful to Mary, Mother of Mercy

The Roman Catholic bishops of Wisconsin have joined together to proclaim an Act of Entrustment of the Faithful of Wisconsin to Mary, Mother of Mercy. The proclamation notes that this statewide act of faith and unity is in recognition of the Jubilee Year of Mercy and in celebration of the intercession of Mary our Mother.

Wisconsin Catholics are encouraged to join together in prayer and commitment, especially during the weekend of October 7 through October 9, 2016, which includes the celebration of the Memorial Feast of Our Lady of the Rosary. To learn more about the special ways in which this Act of Entrustment is being recognized locally, check out your diocesan website.

The Rosary Evangelization Apostolate has produced a Holy Card with the Act of Entrustment prayer, accompanied by a photograph of the International Pilgrim Virgin Statue of Fatima. The statue is currently on tour through 100 dioceses in the United States in honor of the 100th anniversary of the apparitions of the Blessed Virgin Mary at Fatima. The tour will reach all five Wisconsin dioceses this fall.

Electronic copies of the proclamation and Holy Card are available at www.wisconsincatholic.org. Dioceses, parishes, and other Catholic organizations may reproduce these using the electronic template found online. Printed Holy Cards can also be ordered through the Rosary Evangelization Apostolate by emailing info@rosaryea.org.
WCC Electoral Politics Guidelines

The WCC’s “Guidelines for Church Involvement in Electoral Politics” provides clarification and examples of what is and is not permissible for Church staff and institutions in the political arena. Here is an abbreviated list of both types of political activity:

**Recommended**

- Publish and distribute issue materials without reference to specific candidates or political parties.
- Support voter registration and “get-out-the-vote” campaigns.
- Encourage Catholics, as citizens, to become involved in political activities.
- Organize committees for political education.
- Develop legislative networks to review legislative activity and monitor the positions of elected officials. Such monitoring should be ongoing and not limited exclusively to an election campaign.
- Make Church facilities available for multi-issue candidate forums.
- Encourage attendance at public forums.
- Develop parish committees to help those with disabilities and/or elders to vote.
- Assist non-English speaking persons to register to vote and to learn about issues.
- Organize letter-writing campaigns on legislative issues.
- Develop special outreach programs to help the disadvantaged in the electoral process.

**Prohibited**

- Endorsing or opposing candidates or parties.
- Permitting the preparation, collation or distribution on Church premises of materials that support or oppose a candidate or party.
- Evaluating candidates in writing or in speech.
- Giving Church money to candidates for political office or to office holders.
- Using Church facilities in any manner that would connote endorsement of a political candidate.

To view the full Guidelines in English and Spanish, visit www.wisconsincatholic.org.