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Charities Director Briefs Lawmakers On Payday Lending

The director of Catholic Charities of the La Crosse diocese joined several other experts in the State Capitol on September 16 to make the case for strong regulation of the payday lending industry in Wisconsin.

Deacon Richard Sage, whose agency operates family financial counseling services across the 19 counties of the diocese, informed over 50 legislators and staff of the hardship that individuals and families endure when they are “ensnared in unregulated payday loans.”

Under current law, while the Department of Financial Institutions (DFI) must license all payday lenders operating in the state, it currently does not have the authority to regulate the amount of a loan, the interest charged, or the number of times a loan can be “rolled over.”

Sage asked legislators to support Assembly Bill 392, which prohibits payday lenders from assessing finance charges that exceed 36% per year. The bill also gives the DFI the authority to enforce the new regulations. The bill is expected to have a public hearing in early October.

Upcoming Hearings of Interest
(N.B. Only bills of interest are flagged. In most cases, committees will be considering other bills as well.)

Assembly Committee on Children and Families
11am, Wed., Sep. 30, 400-NE
AB-412. Child Care Providers (Grigsby) Personal liability of officers, directors, and employees of child care providers.
AB-428. Child Abuse (Children & Families Com.) Public disclosure of certain information when child abuse or neglect results in death or serious injury, involves aggravated circumstances of when a child in an out-of-home placement commits suicide, or is sexually abused by a caregiver.
New Bills of Interest

**SB-299. Child Abuse** (Children & Families Com.) Public disclosure of certain information when child abuse or neglect results in death or serious injury, involves aggravated circumstances of when a child in an out-of-home placement commits suicide, or is sexually abused by a caregiver. To Children & Families.

**AB-420. Sentencing Credit** (Hebl) Sentencing credit for time served on parole or under extended supervision. To Corrections and the Courts.

**AB-428. Child Abuse** (Children & Families Com.) Public disclosure of certain information when child abuse or neglect results in death or serious injury, involves aggravated circumstances of when a child in an out-of-home placement commits suicide, or is sexually abused by a caregiver. To Children & Families.

Web Sites of Interest

[http://www.legis.state.wi.us/waml](http://www.legis.state.wi.us/waml)
- Who are my legislators

[Directory of Senate Members](http://www.legis.state.wi.us/waml)

[Directory of Assembly Members](http://www.legis.state.wi.us/waml)

[http://www.legis.state.wi.us/leginfo.html](http://www.legis.state.wi.us/leginfo.html)
- 2009-10 Session Schedule
- Weekly Schedule of Committee Activities
- Senate and Assembly Daily Floor Calendar

*Capitol Update* is a periodic e-mail on legislative issues from the Wisconsin Catholic Conference.

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