



# The Armchair Advocate

Brought to you by the Coalition of Religious Communities 347 South 400 East  
A Multi-Faith Response to Poverty Salt Lake City, UT 84111  
December 2005 1.888.747.8482

## People's Summit on Poverty a Huge Success!

by: Vera Eini

From the Reverend Dan Webster's stirring speech about the poor and society's lack of response to the plight of the poor, to Councilman Joe Hatch's exhortation to learn how to understand those who believe in their heart of hearts that people are poor because they choose to be poor, around 50 caring people met on Saturday December 3rd to plan strategies on how to face the problem and ways to deal with it.

Rev. Dan Webster began his speech with the hymn "I'm just a poor wayfaring stranger" and led the group through Hebrew Scriptures, Christian teachings and quotes from the Koran all dealing with society's need to respond to the plight of the poor. He quoted some of the negative stereotypes that have become prevalent when society strives to justify their lack of response to the poor. The poor are not poor because "liberals" have made them dependent on the government. They aren't poor because that is their choice and they are not poor because God is displeased with them. It is our economic system that creates a society of haves and have-nots.

After this stirring speech the group was faced with the hard part: what can be done? The group was broken down into smaller groups: economic security, health care, housing and transportation. Each group was given daunting statistics about the future of the programs that are facing large cuts with the proposed budget from Congress. The Senate is considering a ten billion dollar cut to social programs over a five-year period. That sounds like a great deal of money but is much more humane than the budget that the House is playing with as they are all over the map in cutting programs.

The group on economic security dealt with the minimum wage, a living wage and the removal of the

sales tax on food. Contrasting the \$5.15 an hour minimum wage with the average CEO making \$11.8 million a year was shocking in its extremes. Since whenever the topic of raising the minimum wage is raised, the opposition screams "it will destroy the small businessmen" it was suggested that honor be given to those businesses that do pay more: small, medium and large businesses. Perhaps a press release before Christmas and find minimum wage workers with their stories of working two or three jobs just to get by. Educating legislators about the reality of \$5.15 an hour before the start of the legislature was also seen as important. Removing the sales tax on food was part of the whole economic package. Progress was listed, as was the necessity of getting people on board, such as the Utah Taxpayers Association and the League of Cities and Towns. One suggestion that is being tossed about by some of the Tax Force members is to tax internet sales and have a flat tax with counties and cities getting part of that to make up for revenue lost through removing the sales tax on food.

The group working on health care covered a wide range of topics from, "Can someone please explain the new Medicare D bill," to "will the dental and vision benefits remain?" Suggestions for keeping those benefits alive for Medicaid were: talking to your legislators (if you're nervous there are those who will give you good words) and creating a booklet with pictures of those who have been helped. Preventative programs for substance abuse have a terrible waiting list and a concern is that unless you are really, really mentally ill you will not be helped to deal with any mental problems. Judi Hillman is attempting through the Health Alliance to create a program in the state that would combine Medicare, Medicaid and CHIP under a Utah Health Co-operative leading hopefully *cont. page 3*

# Issue Spotlight: Governor's Budget

On December 9, Governor Huntsman announced his budget recommendations. His budget of \$9.6 million is the largest in state history, and takes into consideration many things. There is a pay raise for state employees, money for public education and transportation, and \$60 million set aside for a tax cut of some sort. This includes a lower income tax rate and a reduction or refund on the sales tax on food. Also included in the Governor's Budget are one-time benefits for dental and vision in Medicaid. This was a hard-fought victory during last year's session, and this shows it continues to be a priority for the Governor's office.

On December 13, the House Republicans met in a closed caucus, and announced that they intended to pursue a \$230 million tax cut, including some sort of measure to relieve the sales tax on food.

The Armchair Advocate is looking for contributions! If you are interested in adding to the CORC newsletter, please contact Elizabeth at 364.7765 ext. 131 or e-mail them to [elizabeth@crossroads-u-c.org](mailto:elizabeth@crossroads-u-c.org). Our next newsletter will be in March.

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## Faith Days on the Hill:

Tuesday, January 24: Mormons for Equality and Social Justice, Presbyterian  
Thursday, January 26: Catholic, Congregationalist  
Tuesday, January 31: Unitarian Universalist, Humanist, Quaker  
Tuesday, February 7: Episcopal, Muslim, Jewish  
Thursday, February 9: Disciples of Christ, Lutherans, Buddhist  
Tuesday, February 14: Methodist, Greek Orthodox, United Church of Christ  
Thursday, February 16: Multi-Faith

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## Legislative Orientation at the Capitol

Thursday, January 12<sup>th</sup> 9:00 - 10:30 am  
OR 12:00 - 1:30 pm  
Meet on the first floor of the West building

## Payday Lending Conference *by Vera Eini*

For those of you who were not aware, Linda Hilton spent four days in Washington D.C. attending a workshop on payday lending. There were 30 people representing 25 states. Linda felt at home in this group as they spoke a common language, sharing some of the same frustrations Linda has been experiencing in her fight to get payday lending somewhat regulated. It may seem like an uphill battle to this group of dedicated volunteers. Michigan at one time, outlawed payday lending but their state legislature brought it back to life and the governor, whom their activists begged to have him veto the bill, signed it. Georgia also outlawed the practice but the payday lenders have found ways to circumvent the laws.

It seems to be one step forward and two steps back. One of the big issues was to trace the money from the payday lending back through to the different banks who own them and are backing them. Linda is having some hope here as two national figures will come to help us. One of those people is a representative from the Air Force Academy to discuss the situation the military personnel find themselves in when they have to frequent those payday lenders. The lenders have blanketed the areas around military bases and they don't lend to these military families from a feeling of patriotism. One out of five military families have had to obtain such a loan. The military have been discouraged from talking on this issue so it comes as no surprise that outsiders find it hard to find "victims." This is why having someone from the Air Force Academy is so worthwhile. Not only the Air Force but the Army and the Army Reserves suffer from this injustice.

One bright spot is that the AARP has made this one of their top three issues that they will tackle. Salt Lake City has long talked about having a Community Credit Union to help those who are struggling. So far they haven't been able to find sufficient funds in order to begin this project. On a side issue the "good guys" want to accomplish is to help renters establish credit that banks will recognize when attempting to get better housing or even to have the necessary credit for the utility companies.

Linda came back from the conference with so many good ideas that her head has been spinning ever since. As she is able to process all of this she will keep everyone informed and up to date.

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to some form of Universal Health Coverage. Judi contrasted the 3.8% administrative costs of such a venture to the 14% administrative costs of today. For those who are looking for answers to Medicare Part D, it was suggested that they call the County Aging personnel, or the AARP hot line and talk to Laura Polacheck or even talk to your local pharmacist.

On the issues of housing and the homeless concerns were raised about restrictions placed on those applying for housing: a record or bad credit can be obstacles to getting help on housing. Single Room Occupancy units, even though substandard, may be the only thing people can afford. These SROs have dropped from 800 to 200 because they are eyesores around the Gateway. Redevelopment Agencies are eyeing that property. Emergency shelters and more Section 8 units need to become available. The government needs to tap more fully into the Olene Walker Trust Fund and the Pamela Atkinson fund.

Transportation needs have increased but so have bus fares, 11.5% since 1995. Other issues that were raised were the rudeness of bus drivers, a need for longer transfer times and concern for the handicapped. Flyers could be made and left on the buses and people think the bus drivers need to be made aware of these concerns.

Councilman Joe Hatch closed the summit by asking the question, "What is do-able?" He reminded the audience that sometimes the journey is more important than reaching a destination. Take what can be done today and realize that tomorrow is another day. Compromises must be made and concerns heard from restaurant owners who feel they would be slighted if the sales tax on food were eliminated. If we made this a class warfare issue without listening closely to what the other side is saying, it will be class warfare no matter how noble the cause. Ask yourself over and over again, "What is possible?" realizing that there is a moral minimum floor below which we cannot compromise.