



Justice Overcoming Borders

Lead stories

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Stateline Organizer

VOLUME 2 ISSUE 1

WINTER, 2010

JOB wants to hear from community on gangs and violence issues

Since this past September, JOB has been holding monthly meetings to develop strategies to respond to escalating street violence and the needs of young people.

JOB also organized two public prayer vigils at the site of shooting deaths this past fall. The second vigil was held on the evening of December 1, after the killing of Derick Kimber at Keeler and Randall avenues in Beloit. The suspect in this slaying turned himself in to police the same evening as the vigil.

Local pastors and community

leaders, concerned parents, and students and faculty from Beloit College have been participating in the monthly meetings. So far, this task force has concentrated on educating its members about youth gangs and violence issues. They have heard from school and police officials, former gang leaders, and representatives of WAVE (Wisconsin Anti-Violence Effort), an organization working to regulate gun sales in Wisconsin.

JOB is now planning to

conduct a series of community forums to hear from the larger community about gangs, violence and youth issues. The task force plans to use these forums to educate, build a broader base, and gather ideas to help formulate an action plan to address gang and violence concerns.

Contact JOB [608/201-5326] if you would like to join the task force and/or assist with the community forums. Several congregations have volunteered to host forums, but we are still looking for more that would like to participate.

JOB seeks relief for tenants

Ever since the City of Beloit ordered tenants at the Countryside Village apartments to vacate just before Christmas, JOB has been working with the Latino Service Providers Coalition (LSPC) to protect the rights of tenants and help them access better housing options in the future.

Many of the apartments have been lacking essential services, like heat, and some units are infested with black mold. Chicago-based owner Barry Chernawsky had owed

the city nearly \$29,000 in water and sewer bills, which he paid off in early February. Chernawsky still owes the city over \$76,000 in fines for 105 building code citations dating back to September, 2007.

Out of 112 units at the complex, 82 were occupied when the city visited in late December, and 78 were posted as unfit for habitation. Appearing in Municipal Court on February 11, Chernawsky said he only had 18 tenants

remaining, but his building manager previously reported that 30 of the units were still occupied.

JOB and LSPC met with city officials on January 18 to discuss their concerns with the process used to vacate some of the apartments, particularly as it pertained to poor communication with Spanish-speaking tenants. JOB also questioned why Chernawsky has been able to avoid maintaining the com-
continued page 3



JOB and other groups fight to curtail payday lending

“The very existence of the payday loan industry is evidence of the failure of society to establish credit systems that respect the needs of working people and that serve rather than exploit low income communities.

Payday lenders demand, and get, as much as 520% interest on the loans they provide to the elderly and working poor. For this reason, the only meaningful regulation of the payday loan sharks is a cap on the amount of interest they can charge. Any other regulation is a “comic” intervention by politicians trying to look like they are serious about protecting consumers while doing little or nothing of consequence. “*The Capital Times* February 17-23, 2010

**Gospel Pearls
& Lace Gala**
Saturday,
February 27
6 P.M.
Bethel AME
Church

As an interfaith organization, Justice Overcoming Borders (JOB) believes that the regulation of lending practices in Wisconsin is an ethical imperative. Wisconsin is currently the only state in the union that does not regulate payday lenders.

Payday lenders prey on the most needy and distressed among us, profiting from burdensome payoff terms and annualized interest rates in excess of 500%. The problem for borrowers – and payoff for lenders – is that loan terms are designed to be difficult to meet. Borrowers must keep returning to renew their “short-term” loan because they aren’t allowed to pay it down and can’t afford to pay it off.

Recently, a retired nursing home aid from Waukesha took out three loans from two payday lenders when she was faced with emergency expenses. She was forced to “roll over” the loans 18 times, but the \$123.50 payments she made only covered the interest

charges. She paid \$2,223 in interest, and not one penny toward the \$550 principal!

An Assembly Bill to restrict payday lending that was



unveiled on February 9 offers some needed reform, but fails to limit interest rates. An earlier bill proposed by Rep. Gordon Hintz (D) of Oshkosh, which enjoyed significant bi-partisan support, would have capped interest rates at 36%. This is the same ceiling enacted by Congress and the Bush Administration to protect members of the military from payday lenders.

The predatory lending industry has hired an army of lobbyists and a public relations firm to make sure that strict regulations are not imposed. They poured a record \$140,200 into the campaign coffers of De-

mocrat and Republican candidates in 2008.

Leaders of the Democratic Assembly have opted to rush legislation through without public hearings. Therefore, JOB has joined with its statewide coalition, WISDOM, and other groups around the state to call on the Legislature to protect the interests of ordinary citizens rather than the profits of largely out-of-state loan sharks.

You can help by calling your legislators today and asking them to do the following:

- Cap payday loan interest rates at 36%
- Limit the number of loan roll-overs, and
- Establish a State data base to monitor payday loans.

Then contact JOB [608/201-5326] to find out how you can get more involved in this fight for economic justice. Remember: democracy is not a spectator sport.

Bethel AME Church Presents *Gospel Pearls & Lace Gala*

Bethel AME Church in Beloit will present *Gospel Pearls & Lace Gala* on Friday, February 27, at 6 pm at the Eclipse Center. The event will feature a dinner and entertainment by Maestro Carl Cole and *The Sounds of Good News Productions*. Tickets are \$40 per person and can be purchased by contacting Rev. Dr. Brenda Atlas (608-346-0249), Felicia Harrell (608-481-0062) or Shvon Clayton (608-362-4222).

JOB helping expand WISDOM network

JOB has been helping to plant the seeds for a new congregation-based community organization in South Central Wisconsin since mid-2009. Several training sessions and a luncheon meeting hosted by Bishop Bruce Burnside, ELCA South Central Synod, have been held in Stoughton. Congregational leaders from Madison, Rock County, and as far away as Richland Center and Blue River have attended these events. Several pastors and lay leaders

are planning to attend the Gamaliel Foundation's weeklong leadership training in March.

WISDOM, the statewide network of congregation-based coalitions JOB is part of, already has affiliates in ten Wisconsin communities: Milwaukee, Racine, Kenosha, Green Bay, Appleton, Wausau, Waukesha, La Crosse, Eau Claire and Rock County. There are also organizations emerging in Manitowoc and other communities.

A meeting is scheduled in Madison for February 24 to continue the conversation about a Madison-area organization. It will be held at First United Methodist, 203 Wisconsin Avenue, at noon, with a lunch provided. Contact JOB [608-201-5326] or Rev. Joe Ellwanger [414-756-2480] to learn more about this effort. You can also pass this information on to Madison-area congregation leaders that you think may be interested.

**Congregation-based
community
organization
growth
in
South
Central
Wisconsin**

Countryside - from page 1

complex. The LSPC and JOB have also held several meetings with tenants from Countryside Village.

When building inspection, police and fire personnel visited the complex in late December, they found at least 18 units without heat and 35 with mold issues. Another 41 had the gas locked off by Alliant Energy.

But problems at Countryside are not new. Chernawsky purchased the apartments 13 years ago, and there have

been issues with code violations, invalid rental permits and outstanding taxes almost from the start. Three years ago this month, Alliant wrote Chernawsky after two incidents of high levels of carbon monoxide forced the fire department and Alliant to evacuate an entire building. The second incident resulted in a nine-year old tenant being hospitalized with CO poisoning.

Ironically, while Chernawsky has allowed Countryside Village to decline to the crisis point, some in Chicago are hoping he will be their knight in shining armor. This past fall he purchased

St. Stephen's Terrace Apartments, a large affordable housing complex that had deteriorated significantly while under the management of a west coast firm.

An official at the Chicago office of Housing and Urban Development (HUD) says Chernawsky "had turned [another] rough project around in Chicago" and was "making repairs" to the St. Stephen's complex. One has to wonder how Chernawsky is able to save neglected housing projects in Chicago but is unable to maintain a smaller project in Beloit.





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JOB MISSION STATEMENT

Justice Overcoming Borders (JOB) is a coalition of faith communities uniting to act for justice, build power, and transform communities in the Stateline area. JOB's primary purpose is to create a strong, institution-based organization to powerfully engage and impact public decisions and give voice to the poor and powerless.

Plan to attend WISDOM Leadership Assembly

If you are involved in a JOB issue task force, congregation core team, or another leadership position, you are invited to attend our statewide WISDOM Leadership Assembly on **Saturday, April 17**. This will be a full-day gathering, probably in the Madison area.

This is an opportunity for JOB members to learn from other leaders in our network, to build relationships with those working on similar issues in other parts of the state, to share our stories, pray, and reflect on our future as a network for social change. Contact JOB for more information.

Improve your leadership skills

Trainings at a Glance

- **March 7-13**
National Leadership Training, St. Louis
- **April 27-29**
National Clergy Caucus
St. Mary's of the Lake

JOB has several leadership development opportunities coming up soon through our national network, the Gamaliel Foundation. **National Leadership Training will take place in St. Louis from Sunday evening, March 7, till Saturday, March 13.** This seven-day training presents basic concepts and tools for a person to productively reflect on their present and future role in the public arena. Topics covered include: methods for building personal and organizational power, developing and sustaining public relationships, and elements of effective meetings.

April 27 to 29 are the dates for Gamaliel's annual **National Clergy Caucus** at St. Mary's of the Lake in Mundelein, Illinois. This three-day experience, offered by and for clergy, includes tools, concepts and methods to become more effective in both the church institution and the public realm.

Contact JOB [608-201-5326] or WISDOM [414-831-5326] for more information about these training events.



Local Legislative Contacts

Governor Doyle 608-266-1212
Office of the Governor

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National Legislative Contacts

President Barack Obama 202-456-1111
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Sen. Herb Kohl 608-264-5338
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Rep. Paul Ryan 608-752-4050
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