

Catholic Conference of Ohio

October 24, 2008

Dear Editor,

The Catholic Bishops of Ohio urge Ohio's citizens to vote YES on Issue 5, in support of payday-lending reform, and NO on Issue 6, opposing the Clinton County casino.

The bishops join many other faith and community leaders in encouraging voters to reflect carefully on whether these two issues best serve the moral, social and economic interests of Ohio's citizens.

After extensive testimony and debate, the Ohio legislature, concluded that payday lending was in need of complete reform. Overwhelmingly, they passed HB 545. These elected leaders were convinced that the payday loan system targeted too many low-income persons and encouraged a reckless pattern of borrowing. The system left people with too many loans to pay back. Many borrowers took out numerous loans to pay off previous loans, until they were caught up in a cycle of high interest debt costing them 391% in annual interest.

The Catholic bishops believe it is important to keep the legislative reforms passed this year in HB 545. Voting YES on Issue 5 vote supports that position.

Over the past twenty years the Catholic bishops of Ohio consistently have opposed each Ohio casino proposal. The Catholic Church holds that games of chance are not, in themselves, contrary to justice. But high stakes gambling is seductive. Such gambling has had harmful effects on families, especially families with low incomes. Like payday lending, casino gambling, too often results in unmanageable personal debt. The ease and speed with which people can lose money in casinos can be staggering.

Furthermore, Issue 6 would amend Ohio's constitution to authorize one privately owned casino in southwest Ohio. The bishops believe that the Ohio constitution should not be amended primarily to benefit a single private entity.

The Bishops encourage a NO vote on Casino Issue 6.

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The Catholic Conference of Ohio is the official representative of the Catholic Bishops in Ohio on matters pertaining to public policies.