



Forming Consciences For Faithful Citizenship Questions Regarding Ohio Ballot Issues

General Questions

1. Will passage of an issue promote the value and dignity of the human person, enhance the health and well-being of Ohioans, and advance the common good of persons in the state, especially the poor and vulnerable?
2. Is the issue needed and well conceived?
3. Does the issue reflect a change that should be addressed in the state constitution (as opposed to an issue that ought to be addressed through the legislative process)?
4. Do the benefits of an issue outweigh the potential financial costs and/or potential legal challenges?
5. Does the issue enhance family life and improve neighborhoods and communities throughout the state?
6. Does the issue promote economic justice by fairly addressing the needs of employers, workers and consumers?

Issue 1 -- Ballot Deadlines

Issue 1 requires that a citizen-initiated statewide ballot issue be considered at the next general election if petitions are filed 125 days before the election.

Will Issue 1 help or hinder a citizen's ability to reasonably pursue statewide ballot initiatives?

The Catholic Conference of Ohio has taken a neutral position on Issue 1.

Issue 2 -- "Clean Ohio" Bonds

Issue 2 authorizes the State to issue bonds of up to \$400 million for continuation of the *Clean Ohio Program for Environmental Revitalization and Conservation*.

Is Issue 2 a reasonable, responsible and effective way to help care for the earth and promote helpful economic development?

The Catholic Conference of Ohio has taken a neutral position on Issue 2.

Issue 3 -- Water Rights

Issue 3 will make explicit in Ohio's Constitution that private property owners have a right to the reasonable use of the ground water underlying their land or bordering a lake or other watercourse, although this right will remain subordinate to the public welfare.

Does Issue 3 reasonably and effectively balance private property water rights with the needs of the common good?

The Catholic Conference of Ohio has taken a neutral position on Issue 3.

Issue 4 -- Sick Leave (removed from the ballot)

Issue 5-- Payday Lending Reform

Issue 5 asks whether Section 3 of HB 545, the payday lending reform act, should remain part of Ohio law. Section 3 eliminated the existing payday lending provisions in favor of a more regulated and limited small loan program.

Voting YES will keep the reforms enacted by HB 545. Among other things, these reforms lower the maximum interest rate from 391% APR (annual percentage rate) to 28 % APR.

On balance, do you consider the pre-HB 545 payday lending practices to be fair, helpful and needed, or do you believe them to be exploitive, harmful and unnecessary?

The Catholic Conference of Ohio supports a YES vote on Issue 5. The Conference encourages the retention of payday lending reforms.

Issue 6 -- Private Casino

Issue 6 will amend Ohio's Constitution to authorize one privately owned casino in the State of Ohio in Southwest Ohio.

Is Issue 6 well conceived and in the long-term best interest of the people of Ohio?

The Catholic Conference of Ohio opposes Issue 6. The Conference believes it is not in the best interest of the people of Ohio.



Forming Consciences For Faithful Citizenship Catholic Conference of Ohio & Ballot Issues

There are five possible statewide issues on the November 2008 ballot. Voters are encouraged to study, pray and reflect upon these issues, and to keep in mind Catholic social teachings on care for people, care for the earth, and care for justice. The Catholic Conference of Ohio believes each of these issues involves prudential decisions. Conscientious voters may arrive at differing positions on these issues.

*For your consideration, the Catholic Bishops of Ohio have chosen to take the following public positions: **NEUTRALITY** on issues **1** (Ballot Deadlines), **2** ("Clean Ohio" Bonds), and **3** (Water Rights), **YES** on **5** (Payday Lending Reform), and **NO** on **6** (Private Casino).*

Vote YES on Issue 5 Payday Lending Reform

Issue 5 asks whether Section 3 of HB 545, the payday lending reform act, should remain part of Ohio law. Section 3 eliminated the existing payday lending provisions in favor of a more regulated and limited small loan program.

Voting YES will keep the reforms enacted by HB 545. Among other things, these reforms lower the maximum interest rate from 391% APR (annual percentage rate) to 28 % APR.

The teachings of the Catholic faith provide many warnings about usury and exploitation of people. Lending practices that, intentionally or unintentionally, take unfair advantage of one's desperate circumstances are unjust.

The Catholic Bishops of Ohio believe that HB 545 responsibly protects the working poor and all Ohio consumers from the spiraling indebtedness caused by payday lending.

The Catholic Conference of Ohio encourages a YES vote to maintain the significant and necessary reforms regarding payday lending.



Vote NO on Issue 6 Private Casino.

Issue 6 will amend Ohio's Constitution to authorize one privately owned casino in southwest Ohio.

Games and schemes of chance are not in themselves contrary to justice. The Church recognizes, however, that a variety of social ills can become associated with any form of gambling, especially casino gambling.

Previous Catholic Conference of Ohio statements on casino gambling raised concerns over the seductiveness of high stakes gambling and the harm such gambling has had on families, especially those with lower incomes.

Some catholic institutions still operate bingo. While there are a variety of social ills that can be associated with charitable bingo, in bingo, the gambling stakes are much lower, and 100% of the proceeds are used for charitable purposes.

The Catholic Bishops of Ohio are opposed to Issue 6. The Catholic Conference of Ohio believes casino gambling is not in the best moral, social and economic interests of the citizens of our state. Furthermore, the Conference believes that the Ohio constitution should not be amended primarily to benefit a single private entity.

The Conference encourages a NO vote on Issue 6.