

HIGHLIGHTS FROM COALITATION ACTIVITIES FOR AUGUST

1. Coalition participated on August 5 at State Fair for the ceremonial signing of HEA 1010 a law that affords military retirees to deduct military income from their Indiana State Income Tax at an increasing rate of 25% per year over \$6,250 existing deduction. I was disappointed that Democrats were not included in the signing—this is the 1st time this has happened. Also disappointing on the lack of publicity announcing the event and encouraging people (especially veterans and their families) to attend as it was Veterans Day (free for vets and their families) at the State Fair. There were more dignitaries in attendance that there were public to witness.

2. August 13, I represented the Coalition at a breakfast with the US Global Leadership Coalition. The USGLC brings together more than 500 businesses and non-profits from across the country. Together, we believe that investing in America's tools of development and diplomacy isn't just the right thing to do – it's also the smart thing to do. The USGLC works across the country in partnership with State Advisory Committees and supporters to educate community leaders and members of Congress on the positive impact that U.S. international affairs programs have on a local, state, and nationwide level. Over 30,000 U.S. military veterans from all branches and ranks share the commitment to elevate America's civilian tools alongside a strong defense to prevent conflict and keep our nation safe.

3. August 15, I attended the UCCI Interim Summer Study Committee Session. I sent my comments in advance on August 11. The session was 4 hours long with a presentation of proposed changes provided by the State Lending Agency on changes to the law. All made sense. Next the Lobbyists for banks and payday lenders presented. The payday lender lobbyist restated their position that Indiana needs additional products and APRs should be close to the current payday 291% APR rate. Lastly the payday lending coalition (which TMVCI participates) had a professor from Utah speak along with Erin Macy. The Military Lending Act was written by this professor when he worked at DOD. He pointed out that our founding fathers especially George Washington and Benjamin Franklin wrote and spoke extensively on lending practices that enslave citizens.

It was clear from the questions and comments by Sen Zay, Rep Carbaugh, Rep Burton, and Rep Lehman that they support the lobbyist and not our efforts. Senator Zay specifically indicated the Payday Coalition were given an opportunity to help craft the law but didn't and offered no ideas on how to change what Zay wrote. This was unfair to our team and untrue! In my email testimony I sited 5 specific actions that the State Legislators should/could do and NONE include creating more high interest loan products to continue to harm Hoosiers. The recommendations are: 1. Provide tax incentives to companies (like Wal-Mart) to help their employees by giving them payday advances. 2. Provide loan guarantees for subprime lenders that provide financial education, insure default rates remain low, and provide plans that will move the debtor out of their indebtedness. 3. Loan "Bright Point like lenders" money at prime or below prime rates to stimulate expansion and positive proactive support for Hoosiers. (Bright Point is a Coalition member that loans money to veterans and others who cannot get it

and who need it.) 4. Pass laws to restrict predatory lending. 5. Give matching funds to communities that raise money to start "Bright Point like lenders".

5. August 16th met with DCG of the 88th Regional Support Command to educate her on all the legislation TMVCI had accomplished to support Reservist in Indiana. We have over 28 laws passed in the last 5 years and 9 agenda items we are continue to work. (see attached).

6. September 4 the Coalition participated in the planning for Veteran Legislative Day at the State Capital. Date will be Monday January 27, 2020. Starts at 10AM till 2:30 PM. Donation to go to DAV for event. Governor to speak at 11 AM. Tables will available to organizations who desire. Food same as before (free). Free bus from Indians Parking lot by Am Legion. List Successes on big card that will show veterans we are making a difference. Have handout of pending legislation.

7. Met with Purdue University on the HBOT Program. More hospitals being sought; we provided details on Riverview in Noblesville, St Elizabeth in Lafayette, St Vincent in Evansville, and Hancock Memorial in Greenfield. Veterans to go to Purdue for MRI (45 min long) & surveys before, during and after. They will be paid for their travel. Purdue excited about opportunity. They are doing an IRB (Internal Review Board Document) now to insure research will be objective, sound, and complete. Ron Martin and I were very positive about the direction we are headed.