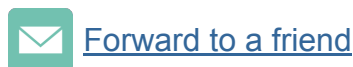


Join us for Legislative Breakfast this Saturday



## The Voter / January 2015



### Important Dates

Legislative Breakfast Jan 10

Board Meeting Jan 14

### Committees

#### Citizens Academy

#### Communications

[Maggie Carini](#)

#### Development

Lisa Carroll

#### Education

### Meet your Senators at Legislative Breakfast

Please help us spread the word that the 2015 League Legislative Breakfast will be this Saturday, January 10, 9:00 – 10:30 am in the Knox Room of The Knoxville News Sentinel building, 2332 News Sentinel Drive, 37921. This morning's Sentinel mentioned the event and we have posted it on our website and on Facebook. League members who recruit a few friends and neighbors could boost our turnout significantly.

The review of Common Core and the Tennessee Plan for Healthcare are two key issues to be considered by the 2015 Legislature. Bring your questions and opinions to Senators Richard Briggs, Becky Massey, and Randy McNally this Saturday.

**NOTE:** The Sentinel incorrectly listed the time of this event and will print a correction tomorrow. The online version has already been corrected.

### Looking at Education Issues Nationwide

The Education Committee has benefited from the Florida League's new League Education Issues blog that highlights issues from all over the country. LWVF invites you to subscribe via <http://lwveducation.com> and to

Ginna Mashburn

## Land Use and Environment

Mary English

## Membership

Faith Yandell

## Naturalization

Lisa Mixon

## Special Events

Debbie Sharp

## Voter Services

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## Quick Links

[LWVKKC Public Policy Positions](#)

[LWV TN](#)

[LWV US](#)

[TN Economic Council on Women](#)

contribute so members nationwide can better understand what is occurring in each state.

## Update on Community Action Committee

Judy Poulson, representative to the Community Action Committee (CAC) Board, reports that there will be a new program in the spring in cooperation with the KUB board to support expanded weatherization services. The Low Income Home Energy Assistance Program (LIHEAP) has received 5846 applications since Oct 1 and crisis funds are already exhausted. Better weatherization will result in lower utility bills and less need for emergency utility bill payment help.

Know anyone who needs assistance signing up for ACA health coverage? Volunteers are available at CAC on Tuesdays and Thursdays by appointment: 214-7626.

## From LWV Oak Ridge

LWVOR applied for and received a national grant from the New Mexico Community Development Fund to educate a diverse and young adult community on the environmental restoration (ER) process in our community. We have partnered with the **Tennessee Citizens for Wilderness Planning** to assist in developing the Citizen's Academy for the adults, and with the **Oak Ridge Unitarian Universalist Church** to add an ER segment to their Rainbow Camp for children. League members such as **Dr. Ray Wymer** will also aid in these efforts. We have had our kickoff meeting with our partners and are very excited about this fantastic project. We hope that the grant will span several years and allow us to prepare and introduce an ER course at our community college in keeping with our education positions.

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**Judy Barnette reviews Elizabeth Warren's newest book, *A Fighting Chance*, particularly with respect to the Dodd-Frank Act which created the Consumer Finance Protection Bureau and how it became law in 2010.**

## Contact the League

**Phone:** [865-408-8GOV](tel:865-408-8GOV)

**Email:** [league@lwvknoxville.org](mailto:league@lwvknoxville.org)

**Membership:**

[membership@lwvknoxville.org](mailto:membership@lwvknoxville.org)

**Voter**

**Services:** [strangersrus@gmail.com](mailto:strangersrus@gmail.com)

*The Great Depression of the 1930's ushered in usury laws and banking regulations that worked well until the Supreme Court and Congress began to undermine their protections through deregulation in the early 80's. For several decades big banks, having contributed to the practices that created the explosion of debt, tried to limit access to bankruptcy protection for their "best" customers, people who were already poor credit risks. The banks found that they could actually make more profits if they continued giving credit to people who would pay the most in fees and interest.*

*Congress authored a \$700 billion bailout, the Troubled Asset Recovery Program (TARP) for big banks that were underwater, and also created the Congressional Oversight Panel (COP), a nonpartisan panel charged with reporting about TARP's effectiveness. Ms Warren chaired the COP which for two years reported that millions of people lost their homes but no bankers were ever prosecuted for doing anything illegal. Ms Warren began to promote the idea of a Consumer Financial Protection Agency. The White House included the idea in the Financial Reform package announced in June 2009 and the Dodd-Frank Act was signed in July 2010.*

*In December 2014, in a compromise to fund the Government in 2015, one of the key provisions in the Dodd-Frank Act (that taxpayers will not bail out big banks if they trade risky derivatives and lose money) was repealed.*

insert your  
image here

## Heading 4

### Repeatable content

**blocks:** Repeatable sections are noted with plus and minus signs so that you can add and subtract content blocks.

You can also [get a little fancy](#): repeat blocks and remove all text to make image "gallery" sections, or do the opposite and remove images for text-only blocks!

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