

***For in Christ Jesus you
are all children of God
through faith...
There is... neither male,
nor female ...
—Gal. 3:26-28***

When you see this badge,



The Conference Commission on the Status and Role of Women (COSROW) is monitoring the proceedings of annual conference. The goal of the monitoring ministry is to advocate gender, racial and age-level inclusiveness in the denomination's decision-making process at all levels.

"We want to think the best of ourselves. So we do not even recognize when we are excluding people by not listening to their voices," said Raquel Mull, clergywoman from New Mexico Conference.

The monitoring ministry will help us to see how we are doing in achieving that goal. We will reflect back to you, through the Daily Journal , how we are progressing. Stop by our display to learn more about your conference Commission on the Status and Role of Women.

LEGISLATION

Section 1

RS 101 Racial Justice Act	402
RS 102 Juvenile Justice Act	403
RS 103 Beer Tax (UM Advocacy in PA)	404
<i>RS 104 Peace in the Holy Land/Dialogue on Israel-Palestine.....</i>	<i>Withdrawn</i>
RS 105 Pay Day Loans (UM Advocacy in PA)	Daily Journal page 522
P 106 African Central Conferences College of Bishops	Daily Journal page 518

Section 2

RS 201 Conference Restructuring	405
RS 202 District Coordinator For Disability Concerns.....	409
RS 203 Transferring Responsibilities of Commission on Small Membership	409
RS 204 Camping & Retreat Ministries/Western PA Conference By-Laws	410
RS 205 Increasing Consent Calendar Petition Signatures	411
RS 206 Crisis Response Study Team.....	411
RS 207 Sexual Harassment Policy	412
<i>RS 208 Episcopal Nomination Process</i>	<i>Withdrawn</i>

Section 3

RS 301 General Evangelist – Roy Gearhart	426
RS 302 General Evangelist – Ellen Bullock.....	427
RS 303 General Evangelist – Christine Rogan.....	427
RS 304 Base Compensation for Pastors	427
RS 305 Accountable Reimbursement Account	428
RS 306 Moving Expense for Retiring Pastors.....	428
RS 307 Clergy Housing Allowance	429
P 38 Celebrating the Nurturing Community 2012	430
P 39 Conference Emphasis on the Family & Board of Discipleship Response.....	430

Section 5

RS 501 Rental / Housing Allowance.....	432
RS 502 Clergy Retirement Security Program Pre-1982 Pension Funding Plan	433
RS 503 Clergy Retirement Security Program	435
RS 504 CRSP Benefit Reserve Fund	435
RS 505 Retired Clergy Day.....	436

Section 6

RS 601 Christian Education Sunday	436
RS 602 Golden Cross/Red Stocking Sunday.....	437
RS 603 Rural Life Sunday	437
RS 604 Disability Awareness Sunday.....	437
RS 605 Doors Ways to Hope at Home.....	438
RS 606 Camping Sunday	438
RS 607 Youth Service Fund Sunday	439
RS 608 Volunteers In Mission Recognition.....	439
RS 609 Bread for The World	440
RS 610 Cinco de Mayo Sunday	441
RS 611 Corporation Nominations	Daily Journal page 517
RS 612 Camp Allegheny Bylaws Amendments.....	Daily Journal page 507

Section 4

RS 403 Funding For Regional Ministries.....	442
RS 401 Connectional Apportionment 2013 Budget.....	443
RS 402 Endowment & Other Income Disbursal Directives	454

LEGISLATIVE ASSIGNMENTS

Section assignments of legislation fluctuate in an attempt to keep workloads fairly even (equal) between the sections, however this year, legislation will fall into the following areas:

- Section 1.....Church & Society
- Section 2..... Conference
- Section 3.....Program
- Section 4..... Finance
- Section 5..... Pensions
- Section 6..... Special Sundays & Corporations

SECTION ASSIGNMENT OF MEETING PLACES

- Section # (Room Capacity)Building: Room Location
- Section 1 (210) **Hall of Arts and Letters (HAL Room 124): Sticht Hall**
- Section 2 (1,000) **Crawford Hall: Auditorium**
- Section 3 (150) **Pew Fine Arts: Little Theater**
- Section 4 (674) **Pew Fine Arts: Ketler Auditorium**
- Section 5 (168) **Pew Fine Arts: Recital Hall**
- Section 6 (206) **Technical Learning Center: Auditorium**

ASSIGNMENT OF SECTION LEADERS

- Coordinators:..... Greg Spencer, GUINEVERE GREGORY, Linda Chambers
- Section 1 Chuck Fowler, Les Hutchins, BILL PATRICK, Rita Platt
- Section 2 GRACE KILLIAN, Jeff Sterling, Terry Trudgen, MARY RUTH YARRISON
- Section 3 Cyndi Bloise, Mary Jane Fullerton, SHARON GREGORY, Mark Stewart
- Section 4 Tim Bowser, WESTLYNN DAVIS, NANCY C. JONES, Rob Wilson
- Section 5 Scott Gallagher, BEV ROSCOE, RUBY WIKOSZ
- Section 6 DONNA BURKHART, Tom Carr, SHIRLEY COOPER
- Alternate: Rex Wasser

Alphabetical Listing of Section Assignment
(Continued from page 74)

Section	Person	HmDS	Status
5	Black, Kathy	WA	EQUAL
6	Blystone, Amy	EM	LMAC
6	Bova, Brittany	PB	EQUAL
1	Bova, Megan	PB	EQUAL
4	Bowyer, Naomi	PB	EQUAL
6	Brown, Shelly	PB	EQUAL
1	Brumberg, John	PB	EQUAL
3	Burk, Judy	PB	EQUAL
4	Burtch, Heather	WA	EQUAL
2	Burton, Tracey	GB	LMAC
5	Camp, Martha	EM	LMAC
1	Davidson, E. Jean	BU	LMAC
4	Davis, Parletta	JT	LMAC
3	Dunkle, Scott	KA	LMAC
2	Eddy, Pam	WA	EQUAL

Section	Person	HmDS	Status
6	Franks, Robert	CV	LMAC
4	Fuller, Kathleen	EM	LMAC
5	Gasowski, Rosie	PB	EQUAL
2	Graham, Jayme	PB	EQUAL
5	Hess, Barbara	CV	EQUAL
1	Hilf, Anna Mae	PB	EQUAL
5	Howard, Robert	PB	LMAC
2	Hulings, Sandra	PB	EQUAL
6	Hunt, Betsy	PB	EQUAL
5	Jacobs, Karen	BU	EQUAL
4	Johnson, Lynne	PB	EQUAL
2	Kaufman, Sharon	JT	LMAC
3	Kinnear, Kimberly	EM	LMAC
3	Klingler, Keith	EM	LMAC
3	Knapp, Pam	EM	LMAC
6	Kolsosky, Charles	PB	LMAC
6	Laycock, Sandra	EM	EQUAL
6	Lynn, Timothy	PB	EQUAL
3	Matteson, Glen	PB	LMAC
2	McCalley, Dave	JT	LMAC
5	McClintic, Emily	FR	EQUAL
3	McGary, Pat	IN	EQUAL
1	Means, Richard	CV	LMAC
5	Miller, Robert D	PB	EQUAL
3	Oliver, Lamar	PB	EQUAL
2	Price, Karen	PB	EQUAL
6	Ross, Daniel	CV	LMAC
1	Ross, Wanda	CV	EQUAL
1	Ruprecht, Harry	PB	EQUAL
4	Saunders, Beverly	CV	EQUAL
4	Sawdy, Judy	EM	LMAC
3	Sawyer, Jerry	GB	EQUAL
4	Schwegler, Sarah	FR	EQUAL
3	Shiple, Timothy	PB	EQUAL
1	Slusser, Karen	WA	PL
1	Speer, Jessica	PB	EQUAL
2	Stenger, Nancy	WA	LMAC
3	Stiver, Bridget	CV	EQUAL
1	Tejan, Annemarie	PB	LMAC
4	Tejan, Mark	PB	EQUAL
4	Thomas, Renee	IN	LMAC
5	Thomas, Roger	PB	EQUAL
5	Thompson, Brenda	PB	EQUAL
4	Watts, Fred	PB	EQUAL
6	Wilson, Bonnie	CV	EQUAL
2	Wilson, Rex	PB	LMAC
1	Winters, Sandree	CV	EQUAL
2	Wood, Frank	PB	EQUAL
2	Yarrison, Mary Ruth	PB	EQUAL

NOMINATIONS FOR TELLERS

Head Teller: Wendy Post-Raeburn

- BU Tellers: Dan Miller, Judy Richard
- CV Tellers: Barry Ritenour, Beverly Gross, Jim Gross
- EM: Tellers: Julie Kolacz, Matt Koehler
- FR Tellers: Melody Kimmel
- GB Tellers: Joanie Scarff, Daryl Mains
- IN Tellers: Harb Phar, Mary Beth Rhine
- JT Tellers: Chuck Louder
- KA Tellers: Rebecca Edwards, Joni Williams
- PB Tellers: Annette Bolds, Timothy Lynn
- WA Tellers: Mary Dalesio, Jim Sands

Conference Rule:

2.3.5 **Voting Procedure** – A total of 31 tellers shall be elected by the Annual Conference, one laity, one clergy, and one alternate (either laity or clergy) nominated by each of the District Superintendents, a head teller nominated by the Conference Secretary, and these persons shall be presented for election by the Conference Secretary. The names of those nominated by the District Superintendents shall be in the hands of the Conference Secretary by March 1st, to be included in the Pre-Conference Journal.

2.3.5.1 The task of the tellers is to distribute, collect, and count the ballots, and to report the results of the ballot to the president of the Annual Conference. The Tellers should be chosen for accuracy and dependability, should have the confidence of the members of the Annual Conference, and should not have a direct personal involvement in the results of the ballot question.

2.3.5.2 The head teller shall deliver a written copy of the results of the ballot to the president of the Annual Conference. The president of the Annual Conference declares the results of the ballot.

What is a Teller?

A Teller is an individual on a Team of Counters responsible for counting ballots.

- 1) The Teller must be of unquestionable character. They are the designated eyes and ears of the voting process, keeping watch to avoid any improprieties. They are trusted by the community.
- 2) They need to be ready to distribute and collect the ballots.
- 3) The results of the count must be given by the Bishop. Any knowledge of the results **must be kept confidential** until announced to the entire body at the same time.

Teller Orientation & Training

8 pm Thursday June 7, The Conference Room in Physical Learning Center (PLC) down hallway past registration and turn right at weight room. The Conference Room is on the right at the end of the hallway.

ROLL OF THE HONORED DEAD

June 1, 2011 to May 31, 2012

ACTIVE CLERGY	BORN	DECEASED
Glea Foster	5/18/1949	11/29/2011
Pat Ellis	10/22/1949	4/25/2012

RETIRED CLERGY	BORN	DECEASED
Hugh Crocker	10/30/1930	6/13/2011
James Kane	4/8/1928	6/24/2011
Gerald Lundeen	4/8/1929	6/28/2011
Joseph Ziegler	12/5/1926	7/21/2011
Merle Potter	2/26/1932	8/1/2011
Dr. Henry H. Shissler	8/19/1918	8/1/2011
James M. Dubois	5/27/1929	9/9/2011
Carol Lynn	9/20/1936	9/28/2011
Richard C. Baker	12/13/1936	10/1/2011
Cloyd Osborne	9/25/1923	12/8/2011
Robert Callihan	3/2/1929	12/12/2011
Dr. Winston Trever	5/28/1912	2/7/2012
Peter Degerlando	8/26/1921	3/11/2012
Jack D. Fields	2/1/1922	4/16/2012
Jack Gail Ammon	1/7/1920	5/13/2012

CLERGY SPOUSES	Born	Deceased
Goldie Browning	4/15/1929	4/5/2010
Dorothy Cromer	4/13/1914	10/27/2010
Margeretta Kutz	6/3/1938	5/12/2011
Marie Filer	4/16/1918	5/26/2011
Thelma Cousins	5/12/1918	6/3/2011
Marilyn Moon	12/10/1936	6/10/2011
Helena Wineberg	9/26/1919	7/14/2011
Anne B Swift	3/9/1931	9/5/2011
Elinor Gates	1/29/1923	9/13/2011
June Jolley	4/24/1916	10/10/2011
Eileen F. Bell	7/3/1922	10/15/2011
Dorothy Reaugh	4/10/1926	10/18/2011
Marjorie Scruton	9/23/1923	11/1/2011
Renee Ellis	5/1/1954	11/15/2011
Betty Loney	4/16/1928	12/2/2011
H. Eileen Jewell	3/12/1925	12/1/2011
Virginia Hammett	3/12/1931	12/17/2011
Gloria Rhodes	8/22/1941	12/24/2011
Dorie Heckman	8/8/1945	12/24/2011
Janet Young	5/18/1933	2/7/2012
Delores Colpetzer	4/12/1932	2/24/2012
Joy Friesner	1/30/1941	3/18/2012
Beverly Shaffer	7/20/1947	4/25/2012
Lois Headley	8/21/1927	5/30/2012

LAITY	Born	Deceased
Lillian Treece	unknown	4/6/2012

Other	Born	Deceased
Charles Dale DuPont	8/11/1932	5/19/2012
Spencer John Hickman	9/25/1992	6/18/2011
Merle Potter	2/26/1932	8/1/2011



1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43

RS 612 CAMP ALLEGHENY BY-LAWS
(Section 6)

Article I
Name

Section 1 – The Corporation, as provided in its Articles of Incorporation and Charter approved by the Court of Common Pleas of Somerset County, Pennsylvania, shall be named, known and doing business as: Camp Allegheny.

Article II
Membership

Section 1 – Membership in the Corporation shall be limited to and consist of all members of the Western Pennsylvania Annual Conference of the United Methodist Church, hereafter known as the Conference or Annual Conference, both clergy and laity, within whose boundaries the facilities of the Corporation shall be located.

Article III
Purposes

Section 1 – The purpose or purposes of the corporation shall be: To establish, operate, maintain and supervise year round Christian Education camping and retreat facilities for children, youth and adults. The corporation has the power to do anything that a corporation can do pursuant to the Pennsylvania Non-profit Corporation Law of 1988, as amended, subject to the restrictions of Section 501(c) (3) of the Internal Revenue Code and the pertinent regulations.

Article IV
Registered Office

Section 1 – The registered office of the corporation shall be at 100 Camp Allegheny Drive, Stoystown, and Somerset County, Pennsylvania, 15563.

Article V
Meetings of Members

Section 1 – An annual meeting of the members shall be held at each annual session of the Annual Conference on such day as determined by the proper authorities of the Annual Conference.

Section 2 – Notice of the time and place of the annual meeting of the members shall be given in the Pre-Conference Journal issued in advance of the Conference session.

Section 3 – Special meetings of the members may be called at any time by majority action of the Board of Directors, Corporation Chairperson, Resident Bishop of the Pittsburgh Area Episcopacy, or any other representative authorized by the members of the Corporation upon giving notice of the call, the time, and the place and purpose for which it is called by five (5) days' written notice sent to the home address of each member.

Section 4 – ~~Annually, five (5) persons shall be elected to the Board of Directors to serve for terms of four years each, for a maximum of two consecutive terms or ten consecutive years if completing an unexpired term. At all times the number of lay and ministerial members elected to the Board shall be equal. At least one third of the Board shall be female and one third shall be male.~~ Annually, three (3) persons shall be elected to the Board of Directors for a six (6) year term. Each Director shall serve a maximum of two (2) terms or twelve (12) years total is filling the unexpired term of a Director who resigns or is removed from office.

Section 5 – Nominations for Directors shall be made by the Board of Directors to the Annual Conference Leadership recruitment and Nominations Team in such a way as to carry out the provisions of Section 4 of this article.

Article VI
Board of Directors

Section 1 – ~~The Board of Directors shall consist of twenty elected (20) persons, three-fourths of whom shall be United Methodist, and of whom ten (10) shall be laypersons and ten (10) shall be clergy. In addition, there shall be one (1) representative from the Conference Youth Ministry Team, one (1) representative from the Conference United Methodist Women, and one (1) representative from the Conference United Methodist Men.~~ the Chairperson of the Board of Directors, the Vice Chair, the chairpersons of the standing committees plus six (6) at large members. The Chairperson of the Board of Directors and all officers shall be United Methodist. Upon the selection of a new Chairperson of the Board of Directors, the former Chairperson shall assume one of the at large positions. The President/CEO, Finance Director, ~~Maintenance Director~~, Program Director, ~~& Endowment Committee Chairperson of Camp Allegheny;~~ and the Chairperson of the Conference Camping and Retreat Ministries Team shall be members

1 without vote. The Conference Director of Camping and the Cabinet Representative shall
2 be a member with voice and vote.
3

4 Section 2 – The Board shall meet for the purpose of organization at such time as fixed for
5 the organization of the various boards and agencies of the Annual Conference, or in any
6 event upon call within two weeks of the close of the Annual Session. At this meeting
7 there shall be elected a Chairperson, a Vice Chairperson, and a Secretary, each to serve
8 for a term of one year or until their successors have been duly elected and qualified. Only
9 the Chairperson and Vice Chairperson need be members of the Board of Directors. The
10 Finance Director of Camp Allegheny shall be the treasurer of the Corporation.
11

12 Section 3 – Regular meetings of the Board shall be held at least quarterly at such time
13 and place, as the Board of Directors shall establish yearly in advance.
14

15 Section 4 – Special meetings of the Board of Directors may be called at any time at the
16 direction of the Chairperson, or shall be called by the Secretary upon the written request
17 of five (5) directors.
18

19 Section 5 – The members present and voting shall constitute a quorum for the transaction
20 of business at any meeting of the Board.
21

22 Section 6 – At least five (5) days’ notice by e-mail or US Postal Service shall be given to
23 all Directors of all regular and special meetings. In the case of special meetings, the
24 notice shall likewise state the business to come before the meeting.
25

26 Section 7 - In the interim between regular meetings of the Board of Directors, the Board
27 of Directors shall be charged with the responsibility for all of the business affairs of the
28 Corporation and in the event that it deems any business of sufficient importance, by
29 majority vote of the directors, a special meeting shall be called as herein otherwise
30 provided. In the interim between regular meetings, the work of the Board of Directors
31 may be accomplished by means of conference calls, e-mail notes, teleconferencing, and
32 other electronic means in addition to the actual meeting of the Board of Directors.
33

34 Section 7~~8~~ – At the first meeting of each calendar year the Board shall review the
35 attendance record of each Director. If a Director fails to attend one half of the stated
36 meetings in one year, the Board may declare the office of that Director vacant, and the
37 office filled by the procedure outlined in Section 8 of this article.
38

39 Section 8~~9~~ – In the event the office of a member of the Board of Directors shall become
40 vacant, the remaining members of the Board of Directors shall immediately fill such
41 vacancy by the election of a ~~clergy or layperson, depending upon the class of the vacated~~
42 office replacement Director, to serve until the next meeting of the Corporation.
43

44 Section 9~~10~~ – The Board of Directors shall prepare or cause to be prepared an annual
45 report covering all phases of the Corporation and shall furnish copies thereof to the
46 members of the Corporation at the annual meeting.

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43

Section ~~4011~~ – The Board of Directors shall manage the property and business of the Corporation. The Board of Directors may mortgage the property only with the approval of the Corporation.

Section 12 – Other Corporations: The Board of Directors may create other corporations only with the approval of the membership or with the approval of a committee to whom the membership shall have delegated their powers as members. All corporations created by the Board of Directors of Camp Allegheny or owned by Camp Allegheny (“Subsidiaries”) shall be subject to the following limitations:

- (a) The Board of Directors of a Subsidiary shall have no power to obligate the members of Camp Allegheny individually or in any other capacity, The Western Pennsylvania Annual Conference of The United Methodist Church or any parts thereof on any contract, agreement, purchase order or any other financial commitment of any character created, undertaken or assumed by the Subsidiary.
- (b) Only a majority vote by the membership of Camp Allegheny present at a regular or special meeting or a majority vote by the membership of any committee to which the membership of Camp Allegheny shall have delegated such authority can obligate the Subsidiary to pay a mortgage, bond, promissory note or other instrument obligating the Subsidiary to a debt payable to a third party for a term in excess of one year. This restriction shall not apply to leases or agreements for professional services.
- (c) Whenever practicable, and in all cases in an amount of fifty thousand dollars (\$50,000) or more, contracts and purchase orders shall be in writing and shall include the following statement:

The Subsidiary “has no power to obligate The Western Pennsylvania Annual Conference of the United Methodist Church, The United Methodist Church or any agency thereof on any contract, agreement, purchase order or any other financial commitment.”
- (d) The Board of Directors of Camp Allegheny shall approve all contracts for construction subject to paragraph (c) before they are executed. The President/CEO of Camp Allegheny shall submit each construction contract to legal counsel of Camp Allegheny in sufficient time before the meeting at which the contract is to be considered in order to permit legal counsel to analyze the contract and to submit written comments on it to the appropriate directors at least one day before the meeting.

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46

Article VII
Duties and Responsibilities of the Officers

Section 1 – The Chairperson shall be the chairperson of the ~~Executive Committee~~ Board of Directors. He or she shall preside at all meetings of the Board of Directors and serve as ex-officio member of all standing committees. The Chairperson shall appoint members of the Board to standing committees and subject to the control of the Board, shall have general and active management of the business of the Corporation and shall see that all orders and Resolutions of the Board are carried into effect. He or she shall execute contracts and instruments which the Board has authorized, except where required or permitted by law to be otherwise signed and executed and except where the signing and execution thereof shall be expressly delegated by the Board of Directors to some other Agent of the Corporation. He or she shall prepare the Annual Report and conduct the Annual Meeting.

Section 2- The Vice Chairperson shall, in the absence, disability, inability or refusal to act of the Chairperson, perform the duties and exercise the powers of the Chairperson, and shall perform such duties as shall from time to time be imposed by the Board of Directors.

Section 3 – The President and Chief Executive Officer of the Corporation shall manage the day to day operations of Camp Allegheny and has full responsibility for the supervision, administration, leadership training and coordination of all office, technical, general operation, maintenance and business matters of the entire program of the camp and retreat ministry. The President/CEO shall define, interpret and carry out policies set by the Board of Directors and shall prepare a report for each regular meeting of the board on the current status of the camp.

Section 4 – The Secretary of the Corporation shall: (a) be responsible for notifying all of the Board members of upcoming meetings; (b) keep the minutes of the Board meetings in one or more books provided for that purposes; (c) be custodian of the corporate records and of the seal of the Corporation, and see that the seal of the Corporation is affixed to all documents the execution of which on behalf of the Corporation under its seal is duly authorized; (d) in the absence of the Chairperson and Vice Chairperson, call the meetings to order and cause the election of a chairperson pro-tem.

Section 5 – The Treasurer shall have the custody of the corporate funds and securities and shall keep full and accurate accounts of receipts and disbursements in books belonging to the Corporation, and shall deposit all monies and other valuable effects in the name and credit of the Corporation in such depositories as shall be designated by the Board of Directors. The Treasurer shall provide monthly and year to date financial reports to the Board members for annual financial reviews. The Treasurer shall coordinate the financial services for the Corporation.

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43

Article VIII
Standing Committees

Section 1 – The Chairperson shall each year at its first meeting appoint the members of the following standing committees: FINANCE, FACILITIES, PROGRAM, PERSONNEL, ~~and~~ LONG RANGE PLANNING, FOUNDATION and COMMUNITY/MARKETING and such other committees as the Board may from time to time deem necessary. Additional members may be added to any committee with the approval of the Board. The members of standing committees so approved shall hold office until the next annual meeting.

Section 2 – Each committee shall choose a chairperson and vice-chairperson. The chairperson shall be a member of the Board of Directors.

Section 3 – The members present shall constitute a quorum for the transaction of any business.

Section 4 – Those matters brought before a committee shall be deemed to have been passed or adopted, upon a majority vote of its members present; but a minority of any committee may, if it desires, submit a minority report to the Board of Directors.

Article IX
Finance Committee

Section 1 – The Finance Committee shall consist of at least four (4) members ~~of the Board of Directors~~, in addition to the committee Chairperson, the Finance Director and other members as approved by the Board of Directors.

Section 2 – It shall be the responsibility of the committee annually to prepare a complete budget for the Camp and submit it to the Board of Directors for review and adoption; and to develop plans, methods and programs for obtaining gifts, donations and other funds to be used in the operation of the Corporation. The committee shall cause a full and complete report of the financial status of the Corporation to be submitted to the Board of Directors at each of its regular meetings. This committee shall likewise make such reports to the ~~Executive Committee~~ Board of Directors from time to time as shall be requested by ~~that Committee through its~~ the Chairperson. This committee shall also be responsible for the creation of targeted fundraising campaigns for particular projects such as infrastructure improvements or other large scale projects.

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46

**Article X
Facilities Committee**

Section 1 – The Facilities Committee shall consist of at least four (4) members ~~of the Board of Directors,~~ in addition to the committee Chairperson, the Maintenance Director and other members as approved by the Board of Directors.

Section 2 – It shall be the responsibility of this committee to supervise the camp property operated by the Corporation, to recommend the type, character and cost of improvements and other facilities to be constructed or erected upon the camp property, and to report upon the same to the Board of Directors at each of its regular meetings. This committee shall likewise make such reports to the ~~Executive Committee~~ Board of Directors from time to time as shall be requested by that committee through its Chairperson.

**Article XI
Program Committee**

Section 1 – The Program Committee shall consist of at least four (4) members ~~of the Board of Directors,~~ in addition to the committee Chairperson and other members as approved by the Board of Directors.

Section 2 – It shall be the responsibility of this committee to ~~evaluate the operational procedures of the Corporation and recommend improvements and changes in these procedures as needed.~~ to develop the summer camping program/ministry including, but not limited to, determining the type and number of camps that will occur, the activities that will be made available to the campers and the schedule to be followed by the campers. It shall also be the responsibility of this committee to develop new activities to be made available to the campers and integrate them into the camp schedule. This committee shall likewise recommend the type, character and cost of the services to be offered by the Corporation. This committee shall likewise make such reports to the ~~Executive Committee~~ Board of Directors from time to time as shall be requested by that committee through its Chairperson. This committee shall also make recommendations to the Board of Directors regarding the types and qualifications of individuals that should be recruited to implement the Camp’s program.

**Article XII
Personnel Committee**

Section 1 – The Personnel Committee shall consist of at least four (4) members ~~of the Board of Directors~~ in addition to the committee Chairperson, the Executive Director and other members as approved by the Board of Directors.

Section 2 – It shall be the responsibility of this committee to screen and recommend for employment all executive and resident personnel to be employed by the Corporation.

1 This committee shall also prepare, evaluate and update periodically job descriptions for
 2 all employees and personnel policies of the Corporation. This committee shall regularly
 3 review and recommend the salary scale for all employed personnel. This Committee shall
 4 likewise make such reports to the ~~Executive Committee~~ Board of Directors from time to
 5 time as shall be requested by that committee through ~~its~~ the Chairperson. This
 6 Committee shall also review the future staffing needs of the Camp based on the
 7 recommendations provided by the Program Committee and take an active role in the
 8 recruitment and retention of staff members that will be needed to implement the Camp's
 9 program.

10 11 12 **Article XIII**

13 **Long Range Planning Committee**

14
15 Section 1 – The Long Range Planning Committee shall consist of the ~~Executive~~
 16 ~~Committee~~ a Chairperson, the Chairperson of the Board of Directors, the Chairpersons of
 17 the Standing Committees, President/CEO, Conference Director of Camping and Retreat
 18 Ministries, the Chairperson of Camping and Retreat Ministries, and other members as
 19 approved by the Board of Directors.

20
21 Section 2 – It shall be the responsibility of this committee to develop, review and/
 22 revise the Master Plan of Camp Allegheny at least annually. It shall also be the
 23 responsibility of this committee to review the organizational structure of the Camp and
 24 the Board of Directors and make recommendations to the Board of Directors regarding
 25 any changes that need to be made to adapt to changes in the Camp's mission or needs.

26 27 28 **Article XIV**

29 **Executive Committee**

30
31 ~~Section 1 – The Executive Committee shall consist of the Chairperson, Vice Chairperson,~~
 32 ~~Secretary, Treasurer, President/CEO and the Chairpersons of the Standing Committees.~~

33
34 ~~Section 2 – The Chairperson of the Corporation, by virtue of that office, shall be the~~
 35 ~~chairperson of the Executive Committee, which shall meet as often as is required, upon~~
 36 ~~call by the Chairperson or Vice Chairperson.~~

37
38 ~~Section 3 – The members present shall constitute a quorum for the transaction of any~~
 39 ~~business.~~

40
41 ~~Section 4 – In the interim between regular meetings of the Board of Directors, the~~
 42 ~~Executive Committee shall be charged with the responsibility for all of the business~~
 43 ~~affairs of the Corporation and in the event that it deems any business of sufficient~~
 44 ~~importance, by majority vote of the Executive Committee, a special meeting of the Board~~
 45 ~~of Directors shall be called as herein otherwise provided. The work of the Executive~~
 46 ~~Committee may be accomplished by means of conference calls, e mail notes,~~

1 ~~teleconferencing, and other electronic means in addition to the actual meeting of the~~
2 ~~committee.~~

3
4 **Foundation Committee**

5
6 Section 1 – The Foundation Committee shall consist of the Chairperson of the Board of
7 Directors and those individuals who constitute the Board of Directors of any Subsidiary
8 corporation formed by the Board of Directors of Camp Allegheny for the purpose of
9 establishing and operating a Foundation with the mission of providing financial support
10 to Camp Allegheny.

11
12 Section 2 – It shall be the responsibility of this committee to develop plans and programs
13 with the goal of providing sustainable financial support to Camp Allegheny including,
14 but not limited to, creating an endowment fund the income from which will be delivered
15 to Camp Allegheny on an annual basis.

16
17
18 **Article XV**
19 **Community/Marketing Committee**

20
21 Section 1 - The Community/Marketing Committee shall consist of at least four (4)
22 members in addition to the committee Chairperson and other members as approved by
23 the Board of Directors.

24
25 Section 2 – It shall be the responsibility of this committee to develop a “Friends of Camp
26 Allegheny” organization for the purpose of increasing the number of people participating
27 in the mission of Camp Allegheny. It shall also be responsible for developing ways for
28 individuals to become more involved with Camp Allegheny through activities and
29 programs and developing contacts in the community which might be beneficial to Camp
30 Allegheny. It shall also be the responsibility of this committee to utilize social media
31 resources to promote Camp Allegheny and its programs. It shall further be the
32 responsibility of the committee to develop and implement marketing strategies to
33 promote Camp Allegheny and inform the public of its facilities, programs and mission.
34 This committee shall also be responsible for organizing and planning the annual booster
35 dinner, dinner theater and other such events held at or on behalf of Camp Allegheny.

36
37 **Article ~~XV~~ XVI**
38 **Amendments**

39
40 Section 1 – Proposed amendments to the By-Laws may be presented by a two-thirds vote
41 of the Directors present at any regular meeting of the Board of Directors; provided that
42 the proposed amendments to the By-Laws shall have been presented in writing to each of
43 the members of the Board of Directors at least one month previous to the meeting at
44 which they will be considered; and provided further that any amendment or amendments
45 to the By-Laws duly adopted by the Board of Directors shall not become effective until

1 approved by a majority action of the members present at the next annual meeting of the
2 Corporation.

3
4 Section 2 – No subsidiary, sibling, or parent corporation, shall be formed by the
5 Corporation without the approval of the members of this Corporation.

6
7
8 **Article ~~XVI~~ XVII**
9 **Dissolution**

10
11 Section 1 – If for any reason the Corporation shall be abandoned, discontinued, or cease
12 to exist as a legal entity, all property, both real and personal shall be vested and be the
13 property of the Western Pennsylvania Annual Conference of the United Methodist
14 Church, pursuant to The Book of Discipline, or to a related organization qualified under §
15 501(c)(3) of the Internal Revenue Code.

16
17 Section 2 – Upon the dissolution of the Corporation, the Board of Directors shall, after
18 paying or making provisions for the payment of all liabilities of the Corporation, dispose
19 of all the assets of the Corporation exclusively for the purposes of the Corporation in
20 such manner, or to such organization or organizations organized and operated exclusively
21 for charitable, educational, religious, or scientific purposes as shall at the time qualify as
22 an exempt organization or organizations under section 501 (c) (3) of the Internal Revenue
23 Code of 1986 (or the corresponding provision of any future United States Internal
24 Revenue Law), as the Board of Directors may determine. First preference shall be given
25 to the Western Pennsylvania Annual Conference of the United Methodist Church. Any
26 such assets not so disposed of shall be disposed of by the Court of Common Pleas of the
27 county in which the principal office of the Corporation is then located, exclusively for
28 such purposes or to such organization or organizations, as said court shall determine,
29 which are organized and operated exclusively for such purposes.

30
31
32
33
34 Revised January 2012

35 Dennis Tawney, Executive Director

36
37 **RS 611 CORPORATIONS NOMINATIONS**

38
39 **CAMP ALLEGHENY BOARD OF DIRECTORS**

40 Term of Office: June 2012 – June 2014

41 Kirk Ferkett

42 Rev. Alison Fisher

43 Barrie Gregory

44 Joyce Gregory

45 Rev. Denton Lester

46 Rev. Eric Raygor

- 1
- 2 Term of Office: June 2012 – June 2014
- 3 William Gregory
- 4 Rev. Kevin Rea
- 5 Melissa Saylers
- 6 Dan Stants
- 7 Sue Strohm
- 8 Rev. Dennis Zimmerman
- 9

10 **JUMONVILLE BOARD OF DIRECTORS**

- 11 Class of 2015
- 12 Joe Palmer
- 13 Lisa Leggett
- 14 Lynn Hartenstein
- 15 Todd Campbell
- 16 Ray Gossett
- 17 Roseann Smith
- 18 Joy Huston
- 19
- 20 Board Officers
- 21 Paul Burke - Chair
- 22 Lynn Hartenstein - Vice Chair
- 23 Ken Hastings - Secretary
- 24 Jeff Bees - Treasurer
- 25

26 **OLMSTED MANOR BOARD OF DIRECTORS**

- 27 Recommend members for re-election for
- 28 Second Term (to be completed in 2016)
- 29 Rev. Eric Leonard (2016)
- 30 Joan Reasinger (2016)
- 31 Rev. Jeff Sterling (2016)
- 32
- 33 Recommend members for election
- 34 First Term (to be completed in 2016)
- 35 Michael P. Baker, Esq.
- 36 William Grant
- 37

38 **WESLEY WOODS BOARD OF DIRECTORS**

- 39 Pastor Seth McClymonds
- 40 Pastor Chuck Fowler
- 41 Mr. Scott Holcomb
- 42 Mr. Thomas Ruth
- 43 Ms. Bonnie Hipwell
- 44

1 P 106 AFRICAN CENTRAL CONFERENCES COLLEGE OF BISHOPS

2 (Section 1)

3 WHEREAS, James 3:13-18 states, "Who is wise and understanding
4 among you? Let him show it by his good life, by deeds done in the
5 humility that comes from wisdom. But if you harbor bitter envy and
6 selfish ambition in your hearts, do not boast about it or deny the truth.
7 Such "wisdom" does not come down from heaven but is earthly,
8 unspiritual, of the devil. For where you have envy and selfish ambition,
9 there you find disorder and every evil practice. But the wisdom that comes
10 from heaven is first of all pure; then peace-loving, considerate,
11 submissive, full of mercy and good fruit, impartial and sincere.
12 Peacemakers who sow in peace raise a harvest of righteousness,"

13 WHEREAS, Issues regarding the lack of financial accountability and
14 integrity on the part of Bishop Daniel Wandabula, Presiding Bishop of the
15 East Africa Annual Conference, which includes Uganda, Sudan, Kenya,
16 Burundi, and Rwanda have existed for several years,

17 WHEREAS, Those issues involve the Western Pennsylvania Annual
18 Conference in that: The former Pittsburgh East District raised \$97,000 in
19 2004 which was to be used in Uganda in January of 2005 to dig a water
20 well for \$5,000, provide a mobile maize grinder for \$5,000 and to
21 construct the Namboole UM Church in Kampala for \$30,000,

22 WHEREAS, The well was completed, however the maize mill was never
23 delivered to the intended village, and the Namboole church was never
24 completed despite the funds provided for its construction exceeded the
25 asked for budget by \$57,000,

26 WHEREAS, Daniel Wandabula claimed that there was not enough money,
27 but could not produce receipts for any of the construction materials,

28 WHEREAS, Daniel Wandabula has never attempted to reconcile this
29 matter, despite repeated attempts and requests to do so by members of the
30 Western Pennsylvania Annual Conference,

31 WHEREAS, In March 2009 Mr. John Foster (now deceased) from Clarks
32 Mills UMC was a mission ambassador to Sudan, where he met a pastor
33 named Isaac Sebit in Yei Sudan, and arranged to send a monthly salary
34 stipend to him through Bishop Wandabula's office, which Pastor Sebit
35 never received, and Mr. Foster upon discovering this fact instead sent the
36 funds through Uganda Christian Solutions, a Western Pennsylvania
37 conference advance special,

1 WHEREAS, Bishop Wandabula never replied to Mr. Foster's repeated
2 requests for an explanation of what was done with the money sent for
3 Pastor Sebit,
4 WHEREAS, In 2008 Bishop Wandabula received \$350,000 from the
5 GBGM, and Bishop Felton May Interim General Secretary of the GBGM
6 at the time presided over the groundbreaking ceremony in Nabikabala
7 Uganda for the construction of the HUMBLE Secondary Vocational
8 School, which to date has not been constructed,
9 WHEREAS, Bishop King of the Kentucky Annual Conference on June 16,
10 2008 requested an accounting of the distribution of several months of
11 pastor and District Superintendent salary stipends that were provided to
12 the EAAC Episcopal office by the Kentucky AC but were never received
13 by the pastors and District Superintendents, causing the Kentucky AC to
14 suspend the giving of said stipends,
15 WHEREAS, During the 5 month 2009 East Africa Annual Conference
16 sponsored Hope For The Children of Africa Children's Choir tour in the
17 USA, for which the expenses of airfare, travel, food and lodging were
18 provided by hosting churches and annual conferences in the USA, and
19 love offerings were received in every location where the choir performed,
20 and forwarded whenever possible directly to Bishop Wandabula,
21 WHEREAS, Bishop Wandabula failed to pay several of the adult
22 chaperones on the 2009 choir tour, including Pastors Richard Oundo and
23 Julius Mugabi their contracted salaries, citing lack of funds available,
24 causing those persons to request assistance from their friends in the USA
25 to support their families and emergencies arising at home during their
26 absence, whereby Bishop Wandabula removed Julius Mugabi from his
27 position as DS of the Jinja District and sent him home to Uganda upon
28 learning that Julius had told friends he was not being paid and needed help
29 for his wife who was ill and unable to support the family,
30 WHEREAS, Rev David Norman of the Crossroads United Methodist
31 Church in Ashburn Virginia, founders of the HUMBLE School in
32 Mukono, has had repeated problems with funds that they raised and sent
33 for the HUMBLE School in Mukono being unable to be accounted for,
34 WHEREAS, It was reported to Bishop Wandabula that Rev Conis
35 Twongo while the DS of South Sudan committed a defilement and
36 impregnated a teenage girl from the Yei Sudan UMC, Bishop Wandabula
37 did not bring charges against the pastor or even discipline him but instead
38 sent him to attend seminary on a scholarship to the Africa University in
39 Zimbabwe,

1 WHEREAS, Bishop Wandabula failed to properly distribute funds
2 designated for work being done in Sudan by missionaries Rev Boo and
3 Phyllis Hankins from the Holston Annual Conference, causing the Holston
4 Conference to arrange for funds to pass from the GBGM directly to the
5 Hankins bypassing the Episcopal office of Bishop Wandabula,
6 WHEREAS, It has been reported by District Superintendents and pastors
7 in Uganda that Bishop Wandabula has not held yearly annual conferences,
8 has not ordained any pastors, did not hold elections for delegates to the
9 General Conferences but instead selected those persons he wanted to
10 attend, and has threatened them with removal from their positions and
11 pastorates, and withholding of their salaries if they disagree with him, or
12 question him on matters of financial accountability,
13 WHEREAS, In September 2011, Bishop Wandabula orchestrated on false
14 charges the arrests of Rev John Kiviiri, DS of the Mukono District in
15 Uganda, and Joseph Kanyike of Uganda, a GBGM intern about to leave
16 Uganda to take an assignment.
17 WHEREAS, For all of the above reasons a member of the Western
18 Pennsylvania Annual Conference, namely Nancy Denardo who has
19 worked in Uganda for 21 years, filed a complaint through the Council of
20 Bishops against Bishop Wandabula in August 2011 for violations of the
21 2008 *Book of Discipline* of The United Methodist Church found in ¶403.1
22 c,d,e and f, which addresses the role of the bishop in providing leadership,
23 partnership, justice, alleviation of suffering, upholding the discipline and
24 order of the church by ordaining and supervising persons in ministry, and
25 ¶ 2702.1 d,e,g and k, which addresses the failure to perform the work of
26 the ministry, disobedience to the order and discipline of The United
27 Methodist Church, behavior that undermines the ministry of another
28 pastor, and harassment,
29 WHEREAS, The Council of Bishops, following the 2008 *Book of*
30 *Discipline*, which states in ¶ 413.2 that complaints against a bishop are
31 handled by the College of which that bishop is a member,
32 WHEREAS, The Africa Central Conference College of Bishops has
33 refused to address the complaints filed by Nancy Denardo, Rev John
34 Kiviiri, Joseph Kanyike and others against Bishop Wandabula, a fact that
35 was confirmed by Bishop Larry Goodpaster, past President of the Council
36 of Bishops,
37 WHEREAS, Philippians 2:3-4 states, "Do nothing out of selfish ambition
38 or vain conceit. Rather, in humility value others above yourselves, not

1 looking to your own interests but each of you to the interests of the
2 others,"

3 THEREFORE BE IT RESOLVED, that Rev Dale Shunk on behalf of the
4 Western Pennsylvania Annual Conference write a letter to or notify
5 electronically each bishop who is a member of the Africa Central
6 Conference College of Bishops, urging them to be faithful to the church
7 and it's *Book of Discipline* and review and act upon all complaints that are
8 brought before them.

9 BE IT FURTHER RESOLVED, that the Western Pennsylvania Annual
10 Conference instruct the Conference Finance Committee to withhold funds
11 from any African Central Conference, until there is a reliable avenue
12 established for the handling of complaints by that College of Bishops in
13 order to protect the faithful donors of the United Methodist churches in
14 Western Pennsylvania.

15 BE IT FURTHER RESOLVED, that Rev Dale Shunk on behalf of the
16 Western Pennsylvania Annual Conference write a letter to or
17 electronically communicate to all of the annual conferences of the USA
18 through their bishops, urging them to withhold funding for all African
19 Central Conferences until there is a reliable mechanism for the handling of
20 complaints in the African Central Conference College of Bishops in order
21 to have an avenue that will insure accountability of the use of funds so that
22 their donors will be protected.

23 BE IT FURTHER RESOLVED, that Rev Dale Shunk and the Finance
24 Committee will be responsible to report the status of the legislation to the
25 Annual Conference.

26 Nancy Denardo, Port Vue United Methodist Church Former Conference
27 Lay Leader Former Chair Conference Committee on Mission Personnel

28
29

RS 105 WESTERN PA CONFERENCE OPPOSES PAYDAY LOANS

(Section 1)

WHEREAS the Bible has spoken clearly about loaning money at interest (Exodus 22:25-28; Leviticus 25:35-37; Deuteronomy 23:19; Psalm 15:5) and

WHEREAS the Christian faith has historically opposed and deemed usurious loans at exorbitant rates of interest, especially to those who are poor; and

WHEREAS certain lending products exist in many states through this country that impose usurious rates of interest, commonly known as payday loans; and

WHEREAS payday loans are not currently offered in Pennsylvania because the Commonwealth by law limits interest to a maximum of about 24 percent annually; and

WHEREAS these so-called Payday Loan products are predatory in nature, designed to entrap households in debt through a combination of high fees and short repayment periods resulting in annual interest rates of 300 percent or higher and causing borrowers to be indebted for more than 200 days in a yearⁱ; and

WHEREAS under the proposed legislation, a typical Pennsylvania payday borrower will pay \$42.50 in fees for a two-week loan of \$300, resulting in an 369% APR (annual percentage rate)ⁱⁱ; and

WHEREAS these lenders primarily serve people who are poor or in financial distress and, rather than offer an avenue out of financial distress or foundation for fiscal stewardship, simply perpetuate and increase their financial distressⁱⁱⁱ;

WHEREAS we recognize the sinful and fallen nature of human beings and the just role of government to protect people from predatory activity (Romans 13:3); and

WHEREAS seventeen states and the District of Columbia, including Pennsylvania, protect their borders from predatory lending by enforcing two-digit interest rate caps and federal law establishes a maximum rate of 36 percent APR for small loans to military personnel.^{iv}

THEREFORE BE IT RESOLVED that the Western PA Conference of The United Methodist Church stands in opposition to this harmful legislation; and

BE IT FURTHER RESOLVED that the Annual Conference calls on legislators to reject House Bill 2191 or any similar legislation that would allow so-called Payday Lenders to operate within the Commonwealth of Pennsylvania. Such legislation does not further the public good. It is in the public's best interest to maintain the current system of low two-digit caps on interest rates and other consumer protections for short-term loans within the Commonwealth.

BE IT FURTHER RESOLVED A copy of this resolution shall be delivered to every member of the Pennsylvania General Assembly by United Methodist Advocacy in Pennsylvania.

Submitted by Steve Drachler, United Methodist Advocacy in Pennsylvania

Jeff Conn, Chair, WPA Conference Board of Church and Society

Dennis Zimmerman, Presenter

Footnotes:

ⁱ A study by the Center for Responsible Lending examined the transactions of the 11,000 borrowers in Oklahoma who took out their first loans in either March, June, or September of 2006 for the following 24 months. This report finds that typical payday borrower remains in payday loan debt for much of the year, and many borrowers remain indebted in payday loans for extended periods of time. While the Federal Deposit Insurance Corporation (FDIC) has ruled that it is inappropriate for

payday borrowers to remain indebted for more than 90 days in any 12 month period, it found that borrowers are indebted for more than double this limit on average. For example, in their first year of payday loan use, borrowers are indebted an average of 212 days. See Uriah King and Leslie Parrish, "Payday Loans: Short on Credit, Long on Debt," Center for Responsible Lending (Mar 31, 2011).

ⁱⁱ The cost of the loan is calculated as follows: For a \$300 loan, with \$12.50 per \$100 as allowed under Section 5113 A, plus the \$5 verification fee for the loan, the fees total \$42.50. For a loan due in full (\$300, plus the \$42.50 in fees) this would result in a required disclosure of a 369% APR, as required by the Truth in Lending Act and HB 2191.

ⁱⁱⁱ A number of academic studies of payday lending have identified its negative effects on households. 2007 and 2008 studies found that households with greater access to payday loans had increased difficulty paying bills and were more likely to overdraw their bank account, in some cases bringing about closure of their bank account. Brian T. Melzer (PhD Candidate, Economics, U. of Chicago Business School), *The Real Costs of Credit Access: Evidence from the Payday Lending Market* (Nov. 15, 2007); Dennis Campbell, Asis Martinez Jerez, and Peter Tufano (Harvard Business School), *Bouncing Out of the Banking System: An Empirical Analysis of Involuntary Bank Account Closures* (June 6, 2008).

A study comparing Texas borrowers with loan applicants who were denied payday loans helps determine whether payday borrowing increases or decreases the likelihood of bankruptcy. Researchers found that those approved for a payday loan were 88 percent more likely to file for Chapter 13 bankruptcy within two years than the rest of the Texas population. They were also 14 percent more likely to file for Chapter 13 bankruptcy than their peers who had applied—and then been denied—a payday loan. While these households' total debt when filing for bankruptcy is made up of more than just their payday loan obligations, about 11 percent of their total annual interest burden is for payday loan fees and therefore could have been a decisive factor in the decision to file for bankruptcy. *Do Payday Loans Cause Bankruptcy?*; Paige Marta Skiba (Vanderbilt) and Jeremy Tobacman (U. Pennsylvania) (October 10, 2008.)

^{iv} Arizona, Arkansas, Connecticut, Georgia, Maine, Maryland, Massachusetts, Montana, New Hampshire, New Jersey, New York, North Carolina, Ohio, Oregon, Pennsylvania, Vermont, and West Virginia, as well as the District of Columbia prohibit the issuance of triple-digit interest rate payday loans, accounting for one-third of the U.S. population. In 2006, President George W. Bush signed into law protections against the abuses caused by payday, car title, and refund anticipation loans to active soldiers and their families. Among these provisions, known as the Talent-Nelson Amendment to the Military Lending Act, were a 36% rate cap and prohibiting the use of a check or car as collateral for the loan.

Submitted by Steve Drachler, United Methodist Advocacy in Pennsylvania