

**Bohl, James**

**From:** Gard61@aol.com  
**Sent:** Monday, June 11, 2007 8:40 PM  
**To:** Bohl, James  
**Subject:** Pay Day



June 11, 2007

To Whom It May Concern: File#060537

Most people have witnessed a payday loan store in a bad neighborhood. In fact, these stores have quickly become a litmus test to determine the quality of a neighborhood. Seeing these stores spring up in your area often means a down turn in property values and an increase in crime. These stores seem to bring very negative effects with them.

It's hard to say exactly why this effect occurs. On the surface, it is plain to see that these stores are offering a service, just like a bank, and that people are more than happy to use that service; just look at the sheer number of payday loan stores. People are using the services offered, but the stores have remained dangerous.

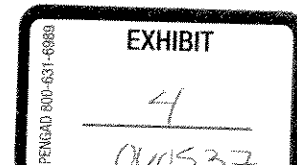
On November 20, 2003 in the city of Milwaukee, two men entered an Advance America shop and pulled out a gun. A security officer who was there exchanged gunfire with the two men and reportedly wounded both of them before help could arrive. Lieutenant Clint Harrison was unable to confirm if the two men, 17 and 26 were planning to rob the store or if they planned something even more drastic. Harrison could only confirm that the man who pulled the gun out did so very shortly after entering the shop.

What's the point here? The point is that these shops are very dangerous. You might be thinking that things like that don't happen in the middle of the day, but this example happened shortly after 5pm. In the middle of the day, even before "the crazies" are out, this sort of crime is taking place. These stores are dangerous places where security guards may not always be the norm. If the guard wasn't there, or more importantly, wasn't armed, the story may have had a much more disastrous ending.

We work very hard to keep our neighborhood and surrounding areas in tip top shape. It not only makes us, the residents proud, but also our corporate and retail supporters. I am tired of watching suspicious looking people hanging around these Payday Loan stores as these places are taken over one by one, and sometimes 2 at a time. Then they sell stolen goods and narcotics out of their vehicles. They play unbearably loud music and speed. They throw garbage and litter around. The property values have gone down, we and our children are not safe when going into a store nearby. Allowing this activity really hurts all of our efforts, and truly troubles our neighborhoods with adverse secondary impacts!

Please help us to revive and renew what they are trying to tear down by any method that is

6/12/2007



available to you.

Sincerely,

President/Brady Block Association  
Bev Gardner  
6100 W. Hustis St  
Milwaukee, WI 53223  
414-353-2290

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See what's free at [AOL.com](http://AOL.com).

6/12/2007

**From:** Hillerlaw@aol.com [mailto:Hillerlaw@aol.com]  
**Sent:** Tue 6/5/2007 9:11 AM  
**To:** Bohl, James  
**Subject:** Payday Loan and Check Advance Industry

Alderman Bohl: Unfortunately, I will be unable to attend the upcoming ZND hearing on this topic but I did want to send you this email letter in my place. Please submit it to the Committee so it can be entered into the records in lieu of my personal testimony.

I live in the Sherman Park neighborhood that immediately borders the Burleigh Street Business District. I am also the President of the Burleigh Street Community Development Corporation and the President of the Burleigh Street Business Improvement District #27.

Although we do not have any payday loan and check cashing entities in our business corridor, I am familiar with the secondary impacts that these businesses can and do have upon a neighborhood. I have witnessed it on West Center Street and in other locations around the City of Milwaukee.

These businesses have a strong tendency to create traffic problems due to the number of vehicles quickly pulling in/out of compacted parking areas; they certainly are not wealth building or creating type business for local entrepreneurs which is the kind of business we want to promote in our City; neighbors often don't like the type of clientele which is serviced by or which tend to avail themselves of this kind of business and therefore they don't feel the business is a part of an established business community so they don't patronize other businesses in the business corridor; similarly, these businesses often do not participate in activities in the strip initiated by local cdcs or bids and therefore they are a drag on efforts to increase or promote the business strip.

There are other negative secondary affects and impacts of this industry in a commercial corridor that is trying to improve and advance its retail climate such that they should be strictly controlled and regulated from a zoning perspective.

Thanks for the invitation to express my personal and professional opinion on this topic. I wish you well in your efforts to curb the growth and expansion of the proliferation of short-term installment loan locations in our City.

The Burleigh Street Community Development Corporation  
James A. Hiller, President  
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Milwaukee, WI 53210  
414-447-9940(o)/414-737-5067(c)/414-447-6493(f)  
email: Hillerlaw@aol.com

The mission of the Burleigh Street Community Development Corporation is to serve as a catalyst for economic and real estate development in order to achieve business growth and neighborhood revitalization that benefits local residents, businesses and organizations along the Burleigh Street Business District Corridor (60th Street to Sherman Boulevard.)

2961 N. 75 th Street  
Milwaukee, Wi. 53210  
June 11, 2007

Jim Bohl  
5<sup>th</sup> District Alderman  
200 E. Wells Street  
Room No. 205  
Milwaukee, Wi., 53202

Dear Mr. Bohl,

As 42 year residents of the Enderis Park area, we would like to voice our serious concerns about the possibility of short-term loan operations locating in this or adjacent neighborhoods of the city. They appear to be ploys that are designed to circumvent the more restrictive zoning requirements enacted by the city two years ago.

This area of the city is populated by a large number of people who have young children and a second population of retired people. Both groups enjoy taking walks and enjoying the parks in this beautiful area of the city. The presence of "quick cash" storefront operations would create the perception of anxiety and fear. Since the city of Milwaukee prides itself in encouraging a safe, family atmosphere in its residential areas, the presence of these establishments would be most detrimental. Additionally, the area is highly populated with schools such as 68<sup>th</sup> Street Early Childhood, the only public kindergarten specialty in the city, Mother of Good Counsel School, 81<sup>st</sup> Street Elementary, 95<sup>th</sup> Street School, St. Margaret Mary Grade School, Milwaukee School of Languages and the German Immersion School to name a few. There are numerous day care centers, too many to name.

Given the uncertain real estate market at this time, any negative connotations or perceptions could tip values unfavorably in this somewhat fragile time. Speaking on behalf of our many friends and neighbors we hope that you act favorably and disallow any devious attempt to circumvent the existing zoning practices as they affect the quality of life most people have come to expect.

Sincerely,



Bruce and Carol Bamberg