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BURLEIGH STREET

Community Development Corporation

Businesses and Residents in Partnership

October 13, 2004

Alderman James Bohl, District 5
City Hall
200 East Wells Street, Room 205
Milwaukee, WI 53202

**RE: Pending Legislation Regarding Payday
Title Loan/Check Cashing Entities**

Dear Alderman Bohl:

I have read with great interest your proposed substitute ordinance relating to zoning regulations for currency exchanges, payday loan agencies, and title loan agencies. I understand that this substitute ordinance is sponsored by you, Alderman Davis, Alderman Murphy, and Alderman D'Amato.

I give you my support for this proposed substitute ordinance. It is my professional opinion that these types of businesses, when in close proximity to each other and in close proximity to single or two family zoned residential areas seem to end up as a haven for crime or the existence of criminal elements.

Further, from an economic standpoint, I have reviewed studies, which conclude that these types of business entities do not add value to adjacent commercial businesses and appear to impede efforts to promote neighborhood revitalization. Overall, the literature and studies conclude that they have a detrimental effect rather than a positive one on attempts to stabilize or improve residential neighborhoods and local commercial business districts.

I believe that any expansion of these business enterprises and any attempts to further their retention are not in the best interests of our local residential and business communities.

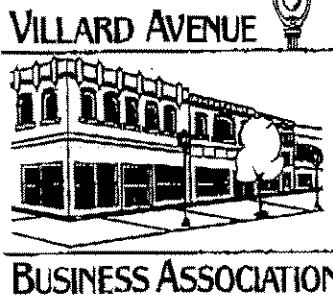
I would restate the above in person if I have the opportunity to provide testimony before the City Plan Commission and/or the zoning and neighborhood development committee. Unfortunately, I do not believe I will be able to attend these hearings so I would ask that you submit this letter into their respective files in lieu of my actual testimony.

Thank you for your cooperation in the above regard.

Very truly yours,

James A. Hiller, President

cc: Alderman Murphy
Alderman Davis
Alderman D'Amato



P.O. Box 090404
MILWAUKEE, WI 53209

October 15, 2004

Ald. James Bohl
200 E. Wells Street
Milwaukee, WI 53202

Dear Ald. Bohl,

The Villard Avenue Business Association (VABA) strongly support the proposed legislation, File No. 031614 relating to location of new payday loan stores. VABA and Business Improvement District #19 have worked hard for the last six years to re-vitalize this commercial district and draw more customers to the street.

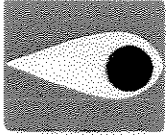
These stores, which charge their clients exorbitant interest rates, have proliferated in low-income neighborhoods in the past 5 years. These store prey upon financially-marginalized individuals and often end up trapping them in a cycle of high-interest borrowing which ruins their credit and takes its toll on the communities which they live.

These stores also cause "image" problems in neighborhoods where they concentrate. The payday stores become a target for thieves and other criminals. Illegal parking and loitering become frequent problems around these establishments. In particular, on Villard Avenue, which is home to three different banking institutions, another payday loan store would not be welcome.

We appreciate your initiative on this issue in proposing an ordinance that will enhance our association's efforts to make Villard Avenue a great place to work, live and shop.

Sincerely,

Bruce Sutherland
President
Villard Avenue Business Association



Brady Block Association

10-14-04

Re: Check Cashing etc.

To whom it may concern:

I am writing/speaking as an outraged citizen of Milwaukee. I am also the Neighborhood Coordinator of The Brady Block Association with close to 300 members.

The members that I have had a chance to talk to, feel the same way I do.

Why? Because we understand that yet another Check Cashing/Payday Loan business is attempting to open at 8155 W. Brown Deer Road. We don't want this business here. There are too many of them now.

My husband and I have lived in our home for over 28 years. We have an investment here. Financial and emotional.

I must tell you that I am truly concerned about this and many other quality of life issues in the City of Milwaukee. These businesses basically prey on our neediest and most vulnerable citizens, charging them large sums of money to cash their checks and loan them money. Then they charge again for the money orders they buy to pay their bills. Then when they leave the place, there are many undesirables hanging around with merchandise in their vans or trunks, just waiting to take more of their little money. Most of these do not even have seller's permits.

Then there is the litter problem. There is always tons of litter. And there is the traffic problem. There is much too much traffic.

We are tired of our neighborhoods, especially on the Northwest side, looking like ghettos. We need laws and help to try to bring our neighborhoods back to what they used to be. A nice, clean, safe, place to live and do business. We as block groups are trying desperately to turn this around, but please, we really need your help.

I understand that there is proposed legislation to keep them 150' from residential property, and 1500' from another like business in a commercial district.

I am here to say that I am in favor of any legislation that will distance these places from one another because they have a tendency to cluster. Right now, there are 32 on the northwest side of Milwaukee.

The proposed distance is not nearly far enough apart, but it is better than nothing, so I am in support of it.

Sincerely,

Bev Gardner
Neighborhood Coordinator
Brady Block Association
6100 W. Hustis Street
Milwaukee, WI 53223
(414) 353-2290

C.C. via email: Alderman Puente

Alderman Bohl