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FOR IMMEDIATE RELEASE

## Good Intentions, Good Policy

We are a month into the 2006 legislative session and are starting to see some well-intentioned bills come forward. As your state senator, I believe that good policy should direct politics, and that is an achievable goal if the best interests of our constituents are always first and foremost on our minds. That is why I drafted Senate Bill 1006, which will soon be heard in committee. Volunteer firefighters are one of the most underappreciated providers of emergency-response services. The recent national disasters and inevitable local emergencies have emphasized how important it is to have volunteer firefighters who can respond quickly. They risk their lives to save lives—and they essentially do it for free.

My bill allows volunteer firefighters to receive a \$200 tax credit if they complete at least 12 hours of an approved firefighter training program within the tax year the credit is claimed. Firefighters who complete 30 hours or more of training after the initial 12 hours of training can claim a \$400 credit in any tax year that 12 hours of training are completed. Although we cannot put a price on their courageous efforts or their devotion to public safety, it is the least we can do to give them some sort of monetary break when possible.

Another bill in the name of volunteer firefighters is SB 666, which creates the Volunteer Firefighter Job Protection Act. The act prohibits employers from firing an employee for joining a fire department as a volunteer or for missing work to respond to an emergency requiring their volunteer services. It is a challenge to find men and women who can respond to emergency calls during the daytime, and oftentimes it is because they fear losing their jobs because of their volunteer commitment.

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We need to ensure that these brave Missouri men and women do not have to put their livelihood on the line in order to serve their communities. We will soon be considering this measure on the floor, and I will do what I can to advance this measure.

Along the same lines of protecting the wellbeing of Missouri citizens, I have been working with Rep. David Sater to introduce legislation prohibiting lending institutions from sending certain unsolicited material to consumers. SB 1007 targets mailings that offer an extension of credit in the form of convenience checks, cash advances and similar offers. The blank checks are meant to entice those who are in financially challenging situations—when cash is short and the temptation for seemingly “free” money is hard to pass up. But what these credit card companies do not go out of their way to disclose is that the “cash-today” money is attached to absurdly high interest rates. When people accept the offer by way of a signature and a trip to the bank, they just increase their debt and further their financial plight.

The federal government does not strictly regulate the banking industry, so I believe it is the duty of state lawmakers to shield Missourians from these predatory lending practices. This measure goes hand in hand with my allegiance to making good policy on behalf of my constituents. We need to put an end to million-dollar credit card companies that use marketing ploys to prey on and exploit the vulnerabilities of innocent, hard-working Missourians.

SB 1006 and SB 1007 have been referred to committee for further consideration. I will keep you posted on the progress of this and the other aforementioned measures. Once again I welcome your ideas, questions and concerns about Missouri government. You can call me at (573) 751-2234, visit me in room 331A in the State Capitol, Jefferson City, or e-mail me at [jack.goodman@senate.mo.gov](mailto:jack.goodman@senate.mo.gov).

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