

PUBLIC LIFE

November 2004 – Volume 1, Issue 6
Owensboro, Kentucky

Advocate

...And the
get POOR
POORER

Businesses exploit customers
who lack financial literacy

About our Editorial Board



Rodney B. Berry

Rodney is president of the Public Life Foundation of Owensboro. He joined the foundation in 2000 following twelve years with RiverPark (performing arts) Center. His volunteer and civic experience includes work in education, health care, youth, social services, tourism, and community development. He is a graduate of Western Kentucky University.



Dave Boeyink

Dave is Associate Professor of Journalism and Director of Media Studies, Poynter Center for the Study of Ethics and American Institutions, Indiana University. He holds a B.A. degree from Central College and an M.T.S. and Ph.D. from Harvard University. From 1978-87, he was Editorial Page Editor for the *Messenger-Inquirer*. He has published articles in *Journal of Religious Ethics*, *Journal of Mass Media Ethics*, *Newspaper Journal*, and *Journalism Quarterly*.



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Fran works as a writer, editor, and communications consultant. She is a former reporter with the Louisville *Courier-Journal* and was a frequent panelist on Kentucky Educational Television's "Comment on Kentucky." Her clients include the Public Life Foundation of Owensboro, University of Kentucky Center for Rural Health, and the Kentucky League of Cities.



John S. Hager

John established the Public Life Foundation of Owensboro in 1996 following the sale of the Owensboro *Messenger-Inquirer* to the Belo Corporation (Dallas, TX). A graduate of Princeton University and the University of Michigan College of Law, he was a practicing attorney for 19 years prior to returning to the family newspaper in 1973. He has been involved in numerous civic initiatives, including a lead role in the establishment of the Owensboro Community College. In 1996, the Kentucky Press Association honored him with its "most valuable member" award. He was named to the Kentucky Journalism Hall of Fame in 2002.



Ed Staats

Ed served The Associated Press for 41 years, as a reporter, editor and administrator in 10 AP offices, including the AP's headquarters in New York. He retired in mid-2002 ending a career that bridged the print, broadcast, cable, and online news businesses. At his retirement, he was in charge of AP's Kentucky operations, a position he had held since the mid-1980's. He is a member of the Kentucky Journalism Hall of Fame.

PUBLIC LIFE *Advocate*

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ADVISORY COUNCIL

The Public Life Foundation of Owensboro will convene periodically citizens from all walks of life to identify public concerns and examine the impact of the *Public Life Advocate*. We welcome the participation of all on this Advisory Council. If you are interested in serving, please contact us.

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New resources, techniques can enrich our democracy



by Rodney Berry

The political spectacle was no more inviting this time around. In the rough-and-tumble campaign of 2004, voters once again endured a relentless barrage of conflicting messages, images, innuendo, and pundit analysis. This time around was particularly vicious, with ideologically-driven propaganda and anything-to-win tactics by the likes of Michael Moore and MoveOn.org on the left, swift boat veterans and the Sinclair media machine on the right.

Do citizens believe what they read in *Unfit for Command* or *Against All Enemies*? Which general do they side with: Tommy Franks or Wesley Clark? Is Sean Hannity more credible than Al Franken?

It's not easy to know who to believe.

Voters can scoop from an ocean of information: news, editorials and columns, books, magazine articles, journal essays, talk shows, web sites. Fortunately, information filters can help us: non-partisan foundations and institutes, Common Cause, League of Women Voters, Tax Policy Center, Center for Responsive Politics, Center for Public Integrity, Project Vote Smart, and factcheck.org are examples.

Do voters know about these resources? Do they trust them? Are they using them?

As in most things: some are; some aren't. People appear busier and more distracted than ever. Many are under financial pressure or juggling multiple jobs. They don't have a sense that their involvement will change anything. For whatever reason, they have grown indifferent or cynical.

Then there are single issue voters, or those whose vote is based on the likeability of a candidate or the elegance of a spouse, and those who vote as their union

steward, parent, pastor, or favorite movie star tells them.

With record turnouts, it's harsh to suggest that our democratic process is failing. But certainly our democracy would be stronger and our national direction wiser if citizens were better informed and if leaders acknowledged the collective wisdom of the people.

In our work, we have found that citizens from all walks of life care deeply about their country, state, and community. They want their experiences valued and their voices heard. They trust information when it is objective and clear, when valid points representing opposing sides are acknowledged. And they learn

the most when they have an opportunity to deliberate, internalize information, think it through, and discuss it in a civil setting.

Through various formats demonstrated by America Speaks, Public Conversations Project, National Coalition for Dialogue and Deliberation, National Issues Forum, Study Circles, and others, we are improving techniques to inform, engage, and capture the collective wisdom of the people toward a more responsible democracy for the future.

In the face of another campaign characterized by rancor, the public – and our democracy – would be well-served to integrate these processes into our systems of government and decision making to more accurately gauge and apply the sentiments of an informed citizenry. The public would be less susceptible to manipulation. Candidates would be more respectful of and responsive to the public...and our role in public life.

...certainly our democracy would be stronger and our national direction wiser if citizens were better informed and if leaders acknowledged the collective wisdom of the people.

Contributors



Carrie Schofield Blackham

Carrie's first *Advocate* writing project complements her interest in helping populations that face obstacles. Examining how the poor are exploited because of financial illiteracy, "I was particularly surprised at the number of local people who are not aware of the earned income tax credit ...and the anecdotal evidence of financial illiteracy from those working with typically low-income clients."

An Owensboro native, graduate of Western Kentucky University and Western New England College School of Law, she worked in criminal justice and civil rights in Syracuse, New York prior to moving back home. Carrie is director of the Audubon Area Community Services Child Care Assistance program.



Chad Gesser

Chad is Director of Institutional Research at Owensboro Community and Technical College. A graduate of Western Kentucky University, with bachelor's and master's degrees in sociology, he recently launched the Owensboro Blog to explore local issues and dynamics. Interesting stuff, handy links, rambling opinion, and some nice surprises for anyone interested in community life. Check it out: <http://owensboro.blogspot.com>



Making a DIFFERENCE

“Never doubt that a small group of thoughtful, committed citizens can change the world. Indeed, it is the only thing that ever has.”

– Margaret Mead

Voter Turnout Campaign Successful

Despite complications with rainy weather on days earmarked for the door-to-door canvassing, the “Be the Difference – Go Vote” campaign contributed to the high turnout in the November 2nd election. More than 42,000 Daviess Countians voted (68 percent of registered voters), including nearly 3,200 in the eight target precincts with a turnout of under 30 percent in the last election. This is the largest number of local voters ever, and compares with 64.6 percent who voted in the 2000 presidential election.

The campaign, organized by the Public Life Foundation, Greater Owensboro Chamber of Commerce, Owensboro Neighborhood Alliances, and the Owensboro Business and Professional Women’s Association (OBPW), was supported by businesses, individuals, neighborhood groups, foundations, and civic organizations.

Immigration Forums Proving Valuable

Eight citizen groups have been participating in five-week “study circle” discussions about the changing faces of our community. Community Conversations, Inc. and the Owensboro Human Relations Commission organized the project and have been hosting the events.

Participants examine the impact of immigration on employment, education, language, and racial tensions. According to Community Conversations, Inc. Executive Director Kathy Christie, many valuable action ideas have come from the study circles, including the need for:

- more community education on immigration laws and terminology
- more events drawing people from the immigrant communities into our community
- more understanding about the different types of immigrants in our community and the issues they face.

Nearly everyone agrees that more conversations about the issues are needed. People want to know what local government officials and schools are doing about our budding immigration population.

On December 2nd at 5:30 p.m. in the Elizabeth Mundy Center, and “Action Forum” will be held to report on the top ac-

tion ideas and recruit volunteers for “Action Teams” around several themes.

Citizens interested in the work of Community Conversations may contact Executive Director Kathy Christie at 687-4630 or deliberation@omuonline.net.

Lifestyle Summit Action Teams at Work

In September 2003, more than 200 citizens participated in a Community Summit on Healthy Lifestyles at the OMHS HealthPark. Each attendee participated in two breakout sessions to brainstorm ways in which healthy lifestyles can be promoted in homes and neighborhoods, schools, workplaces, churches, senior citizen facilities/programs, and community organizations. The focus was on three vital areas: smoking cessation, nutrition, and physical activity. Measurable goals and hundreds of ideas came forth from the exercise.



Since then, action teams have been formed in each area, involving even more volunteers, and some initiatives are already underway. The action teams report at monthly meetings of Health Horizons.

Tobacco Coalition Expands Reach

The Clean Indoor Air Task Force of the Green River Tobacco Control Coalition conducted an opinion poll in October to gauge community perceptions regarding secondhand smoke and its effects. Results will be released soon.

The task force continues efforts to inform the public that:

- No ventilation system is effective in eliminating secondhand smoke from a room

- Working a shift in a smoky bar is equivalent to smoking a pack of cigarettes per day.
- More waitresses die from lung and heart diseases than any other female occupation group. Restaurant workers have a 50 percent greater risk of developing lung cancer than other occupations.
- Two hours in a smoky bar has the impact of smoking four cigarettes

THE ADVOCATE SALUTES...

Nathan Nunley, a retired architect, leads PRIDE’s ambitious project to develop a community vision and aesthetic improvement plan for the new entrance from the Natcher Bridge as well as the entrance on West Parrish Avenue from the airport. Dozens of ideas have already emerged from the work sessions and forums.



Nathan recruited a consultant, prepares for and leads work sessions, developed extensive visual aides, photography, and site plans for these major thoroughfares. He has also been a leading membership recruiter and ambassador for PRIDE, and was recently named PRIDE’s 2004 Member of the Year.

Nathan is a 1965 graduate of the University of Kentucky College of Architecture. He has been married to the former Suzette Green for 40 years. They have three children and three grandchildren.

The Public Life Advocate salutes Nathan for his leadership, diligence, and for sharing his design expertise for this important community project.



...And the
get **POOR**
POORER

**Businesses exploit customers
who lack financial literacy**

by Carrie Schofield Blackham

An umbrella organization has been formed to address the financial needs of people living in poverty and the so-called working poor in Daviess County.

The purpose of the Owensboro-Daviess County Asset Building Coalition is to coordinate the services of existing agencies which offer financial help to low-income families and encourage the development of new services where necessary.

By most measures, the need is great: Current census data show more than 11,000 local residents living in poverty and many more who earn over \$18,850 a year – the poverty level for a family of four – but are existing from paycheck to paycheck.

Several troubling trends in the Owensboro-Daviess County area, including rising bankruptcies and home foreclosures, motivated the coalition's founders. In 1999, for instance, 1,572 Daviess County residents filed for Chapter 7 bankruptcy. Four years later, in 2003, that number increased to 2,447. And over the last three years, the number of home foreclosure sales has almost tripled.

The coalition points out that people living in poverty are more likely to enter into financial arrangements in which they accumulate debt – or fail to take advantage of mainstream financial services which might help them stabilize their budgets. For example, :

- People in poverty tend to rent rather than buy, which can cost more money over time. Nationally, the Federal Trade Commission says that 2.3 million U.S. households patronized a rent-to-own business rather than traditional retailers to purchase various household items during a one-year period.
- The National Economic Development and Law Center says that 10 to 12 million households do not have bank accounts.
- The asset-building coalition estimates that as many as 1,800 Daviess County families may be eligible for the Earned Income Tax Credit but have not taken advantage of it.

Rent-to-own

Consider the story of Louise (not her real name), an Owensboro woman who survives on only a monthly disability check. Louise signed an agreement to purchase a camcorder from a local rent-to-own business. The weekly payment was low and Louise was eager to obtain the camcorder to record her family's history. What she did not realize, however, was that she would have paid almost eight times the value of the camcorder had she gone through with the agreement. Fortunately, her friends insisted upon examining the contract and explained the value of the camcorder as compared to the total payments she would make. The explanation was simple, comparing dollars to dollars, and was easily understood by Louise.

The rent-to-own business is booming both nationally and locally. According to U.S. Public Interest Research Group, it is a \$4 billion a year industry, and there are at least eight rent-to-own businesses in Owensboro-Daviess County – an area with a population of only 91,545 people. Research shows most

customers are poor, with no credit or perhaps bad credit -- a reported 59 percent of households who buy from rent-to-own businesses have an income below \$25,000, and more than a third of rent-to-own customers do not have a checking account.

Customers are able to rent furniture, appliances, computers and other electronics for low weekly or monthly payments. Typically, they will own the products after making payments for a period of 12 to 18 months. Generally, consumers are able to return the items at any time; they can make payments until they own the item or return it anytime without penalty.

As it turns out, however, customers usually end up paying more than twice the actual amount they would have paid had they been able to purchase the item outright. The public-interest research group estimates the annual percentage rate (APR) for most rent-to-own products at 100 percent, sometimes reaching well over 200 percent.



Customers usually end up paying more than twice the actual amount they would have paid had they been able to purchase the item outright.

To put this into perspective, consider that the typical annual percentage rate on a high interest credit card is about 20 percent. Since the annual percentage rate over the course of a rent-to-own contract is seldom disclosed and is a difficult calculation to make, consumers do not have easy access to a factor that, if the implications were understood, may cause them to change their minds.

Contributing to the success of the rent-to-own payment plans is the fact that many customers don't feel taken advantage of. Some 75 percent of surveyed customers report satisfaction with the products, prices and treatment related to their transactions, and industry representatives point out that most states have consumer-protection laws which regulate their businesses.

On the other hand, consumer advocates argue the laws don't go far enough, and rent-to-own businesses exploit customers' lack of education.

The "unbanked"

At least 10 million U.S. households do not maintain traditional bank accounts. Statistics show that the vast majority of the "unbanked" are poor; a third of them are African-American and 20 percent are Hispanic. The number of local residents without bank accounts is unknown, although Sister Lorraine Lauter, executive director of MISAS, Inc. (Migrant/Immigrant, Shelter and Support), said that fewer than five percent of her clients come to the organization with bank accounts. People give various reasons for their lack of bank accounts: little need to write checks, dislike of banks, lack of money, high fees and minimum balance requirements, or simply no desire for one.

Check-cashing enterprises are responding to the needs of the "unbanked." By some counts, there are 11,000 such businesses nationwide; the Daviess County area yellow pages list 10. These businesses typically charge one to two percent of the face value of the check in exchange for immediate access to the funds.

Accumulating wealth and attaining financial literacy

The Owensboro-Daviess County Asset Building Coalition has 18 member agencies including local human service organizations, governmental agencies and financial institutions. As a whole, the coalition promotes financial literacy through education. The hope is that this will help families accumulate wealth and contribute to the overall economic stability of the community.

Some member agencies already address the financial needs of their clients by promoting responsibility and education. The Boulware Mission, for example, has a financial competency program. Clients get help developing a personal budget; they also participate in a required savings program. The Boulware Mission also maintains a checking account with internal bookkeeping services for their clients. Many of these clients, according to Executive Director Rosemary Lawson, have never had a checking account and don't trust the system until they actually have some experience with it.

Other member agencies collaborate to address the needs of the community as a whole. During the first three months of 2005, VITA (the Volunteer Income Tax Assistance service) will set up several free tax preparation sites. The coalition hopes to help citizens capture some of the \$2.8 million in earned income tax credits that local residents neglect to claim each year. In addition, several member financial institutions (such as banks) will set up free checking accounts for the "unbanked" and refer them to Owensboro Saves, an initiative that provides no-cost savings accounts in an effort to promote asset building. ■



PANTHER CREEK

by Rodney Berry (OR DITCH?)

Should we protect streams or stress crop yield? Interests clash in the continuing challenge to balance agricultural production with environmental concerns in Daviess County.

To maximize crop yield and improve drainage, an increasing number of farmers, landowners, and agri-business interests take it upon themselves – and have pressured our Daviess County government – to dredge, channelize and straighten many tributaries in our area, including Panther Creek.

The ecological and practical consequences warrant closer examination. These were once living streams; many are now contaminated drainage ditches.

A creek or ditch?

According to Clint Hardy, local agent for the University of Kentucky Cooperative Extension Service, “Panther Creek in Daviess County is a man-made waterway, designed to drain headwater.”

“That is simply not true,” says Lee Dew, Professor Emeritus of History at Kentucky Wesleyan College and director of the Western Kentucky Water Sentinels. “The dredging started in the 1920’s in response to a malaria epidemic.”

“The state Division of Water and the federal Environmental Protection Agency consider it a creek that is out of compliance with water quality regulations,” said Henry Connor, Professor of Chemistry at Kentucky Wesleyan College who also volunteers for the watershed watch group.

Aloma Dew, Sierra Club Associate Midwest Representative, also disagrees. “Panther Creek is a major part of our watershed, but it has been channelized and diverted.”

Rob Kingsolver, former KWC biology professor and the current Dean of Arts and Sciences at Bellarmine University in Louisville, concurs “It was a natural stream that was straightened and dug deeper to enhance drainage many years ago. It is maintained as an ‘artificial waterway’ only through the continuous efforts to dredge it out.”

Rich resources prone to flooding

Few citizens would not acknowledge that agriculture is vital to Daviess, a county blessed with fertile farmland. More than 200,000 acres of corn, oats, soybeans, and wheat are harvested each year – supporting families, incomes, and economic spin-off.

Farmers incur massive debt, face increased regulation, and are subject to price fluctuations, droughts, freezes – and particularly in large sections of Daviess County, low, flat land is subject to flooding. Drainage minimizes this stress while helping maximize crop yield.

Many farmers assume that when creeks are cleared of logs, trees, vegetation, and then dredged the creek’s capacity to hold water expands. They also try to squeeze production from the acreage crop fields by plowing to the edge of creeks.

Environmentalists say this is short-sighted and just makes conditions worse.

Erosion

Tree and shrub roots along tributaries increase bank stability. When vegetation is removed, silt and topsoil are washed into a creek. “The soil lost via erosion... accumulates, and continuous sloughing of the banks fills in the channel a little more after every rain,” says Kingsolver.

“The fact that the fields are plowed right up to the creek bank, and trees are not allowed to stabilize the soil along the banks, makes the erosion worse and the channel maintenance more expensive,” he said.

And as Ken Cook of the Kentucky Division of Water stresses, once a stream is channelized, you have to spend money forever to maintain it.

Panther Creek (or Ditch?)

Flooding

Hardy defends these practices: “Dredging sediment and removing blockages from (Panther Creek)... is necessary to prevent it from filling up and overflowing into fields and homes whenever the county endures a large rain event.”

Say environmentalists: “We have lost much of the riparian area (the trees and vegetation that naturally parallels streams) that would slow the flow of water and actually help prevent flooding,” says Aloma Dew.

A low gradient creek (one with little slope so that water moves slowly), most of the Panther Creek flooding comes from Green River back water. “Panther Creek is essentially a storm sewer for agriculture,” Kingsolver said.

Pollution

Since 2000, through the efforts of more than 100 watershed watch volunteers, waters from 51 creeks, including 12 in Daviess County, have been sampled and tested for herbicide, fecal coliform (human and animal waste), and chemicals following training workshops conducted by faculty from Brescia University, Kentucky Wesleyan College and state water department officials.

Biologists identified 200 potential organisms for volunteers to locate in area creeks. In recent years, they have found approximately 180 of them at the 51 sites. The highest biological diversity is typically on the Panther Creek section at Poplar Log Road near the Daviess-Ohio County line. The poorest diversity reading is generally along Flat Creek in Hopkins County near a coal slurry, where only one of the 184 organisms has been found.

In 2003, 54 percent of the tested sites had fecal coliform above the limit considered safe for recreation and 17 percent exceeded the limit set for municipal water treatment. Data from the 2004 testing will be released soon.

In the samples studied so far, biologists found an unhealthy level of fecal coliform where creeks were channelized, where cow stock was present and where there were leaky septic tanks and old waste treatment plants.

Where mining and waterways collide, there were higher levels of sulfate and chloride, fluoride, arsenic, barium, and iron. Where crops were not rotated, there were higher concentrations of chemical fertilizers and pesticides.

“I’m sure that portions of numerous creeks (in Daviess County) have contaminants in them. Most are due to chemical runoff from farms or fecal contamination from deficient or non-existent septic systems as well as some livestock operations,” acknowledged county commissioner Bruce Kunze.



When croplands are scraped of vegetation to the edge of the stream, chemical runoff kills most of the plant and animal life in and along the creek.



Riparian zones reduce out-of-bank flood flow, erosion and chemical pollutant runoff. They absorb 50% of the runoff from row crops into creeks and release it back into the atmosphere.

Impact on the ecosystem

When living streams become drainage ditches, the following results can occur:

Poorer soils

Erosion sends rich topsoil to the Gulf of Mexico. Better soil means better production.

More mosquitoes

Creeks without a healthy fish population breed more mosquitoes because there are not as many fish to eat mosquito larvae.

More wildlife intrusion on cultivated cropland

The trees and plants along waterways provide food, cover, and paths for wildlife and insects connecting creeks with patches of woods.

More erosion

Erosion causes more out-of-bank flood flow, sediment, bank instability.

More chemical pollutant runoff

Pesticides, fecal coliform, and the removal of vegetation results in fewer living organ-

isms.

Characteristics of a healthy creek

When is a creek a healthy, fully-functioning ecosystem? Biologists point to five characteristics:

1. Creeks with abundant oxygen in the water

Human and animal waste leads to low levels of oxygen. Living organisms need oxygen.

2. Creeks with biological diversity

A healthy creek is characterized by higher biological diversity, a higher fish population and small numbers of many different organisms rather than large numbers of a few organisms.

A common misconception is that clear creeks are most desirable. This is typically not the case, but an indication that chemical runoff killed most of the plant and animal life in the waterway.

3. Creeks with wood debris present

When creeks are channelized or when fallen trunks and brush are removed to improve drainage, it affects the many forms of aquatic and insect life that depend on this natural element.

4. Creeks that meander, that have not been straightened or dredged

Tributaries in our geographic area are typically low gradient. Panther Creek drops only one foot per mile, and meandering preserves riffles, variety, reduces stagnation and silt.

5. Creeks lined with abundant overarching trees and shrubs

Overarching trees and shrubs form buffer zones and shade the creek during the summer season. Cooler water holds more oxygen and supports more organisms.

Toward common goals

Responsible citizens, farmers, landowners, and agri-business interests share common goals of productive and profitable use of the land tied to stewardship. Continued dredging may appear to be the only option available in dealing with short-term flooding and drainage challenges. But environmental advocates offer alternative solutions:

End development in the flood plain

“The fact is all that area south of Owensboro was heavily forested wetlands that have been cut and drained. It is indeed wonderful farmland, but I think there are newer, better ways to deal with flooding issues. The main reason we get all the flooding is the constant urban sprawl and building on the floodplain,” says Aloma Dew.



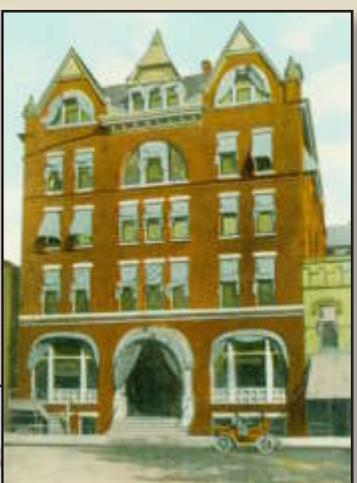
Framing the Issue

WHAT SHOULD COUNTY GOVERNMENT DO WITH ITS EXCESS DOWNTOWN PROPERTY?



Smith-Werner Building, then and now.

Should the Smith-Werner Building Be Restored?



Former Rudd Hotel, now a parking lot.



Former Walgreen's Drug Store, now used for parking.



The Arnold Jewelry Building is now used by the county government for storage.

BACKGROUND

AN APPARENT OPPORTUNITY. In October, 2000, Daviess County Fiscal Court took advantage of an opportunity to purchase properties near the courthouse owned by Al Arnold. The County paid the appraised value, \$485,000, with surplus cash. The justification: the need for additional public and employee parking; future expansion of county government office space.

PROPERTIES ACQUIRED. The purchase included:

- Buildings at 116-120 West Second Street (leased to JEPCO for The Cage night club)
- Building at 122 West Second Street (leased to Elite newsstand)
- Building at 221 St. Ann Street (formerly Nick T. Arnold Jewelers)
- Building at 219 St. Ann Street (leased to Hollyberry's)
- Vacant parcels for parking (former Rudd Hotel and Walgreen's Drug Store sites)

RENTAL INCOME DECLINED. For several years, the County received \$2,500 per month in rent from three tenants: \$1,750 from The Cage; \$500 from Hollyberry's; \$250 from Elite. Elite closed in September 2003. Hollyberry's went out of business in May 2004 and the County demolished the building two months later to expand parking. The County uses the 221 St. Ann Street building for storage.

CURRENT INVESTMENT AND REVENUE. From the purchase through October 2004, the County received \$116,000 in rent (less any building maintenance or delinquent payments). The County's outstanding investment is approximately \$369,000 and it now receives \$21,000 in annual rental revenue, plus \$25 per month per rented parking space, and it no longer must rent parking spaces for County employees.

CIRCUMSTANCES HAVE CHANGED. County officials are not particularly interested in holding commercial real estate, taking properties off the tax rolls, or competing with the private sector. And since the purchase, new Daviess County administrative offices were constructed on Highway 81, reducing the likelihood that downtown expansion will be needed for some time.

BUILDINGS SHOULD BE PRESERVED. The buildings on the property are more than a century old and feature unique and appealing characteristics, including pressed metal facades. The Second Street buildings have been named to a designated national historic district. The previous owner razed



Unlike suburban commercial development that looks the same from place to place, historic buildings convey an appearance, character, and charm that is unique to the community.

an adjacent corner landmark, the former Walgreen's Drug Store, which many people considered architecturally significant.

MAJOR REPAIRS ARE NEEDED. The County has maintained the buildings as obligated in the tenant leases. The Smith-Werner Building (116-122 West Second Street) is in need of significant rehabilitation and restoration. Bowing and separating walls, structural cracks, mold, sheered floor joists, ceiling and floor damage, and a deteriorating facade are among the problems. Moreover, a 5.0 earthquake on June 18, 2002 increased structural concerns. The local Building Inspector issued an order to repair the building by March 2005.

AN EMBARRASSING EYESORE. Visible from a major boulevard and opposite the courthouse, the properties should be of prime commercial value. Instead, the properties are eyesores and space is difficult to rent, bringing only \$1.00 per square foot. The St. Ann Street building is used for storage – a practical decision but certainly not a use

that enhances the appeal or vitality of our downtown. Parking lots are not landscaped to the level required in local ordinances.

COSTS BEYOND COUNTY'S MEANS. Q & S Construction estimates Smith-Werner Building restoration costs at \$3.6 million. According to Judge-Executive Reid Haire, this is beyond the County's financial capacity to absorb. Additional revenues that will be generated by the recently approved countywide occupational and net profits taxes are not available; those funds will be needed to offset county detention center deficits.

A COMMUNITY CHALLENGE. Many citizens feel this is not simply a Daviess County Fiscal Court challenge, but a community challenge. The entire community has a stake in the outcome of this visible area of our downtown. Consequently, on October 11, 2004 Judge Haire assembled several dozen stakeholders and interested citizens to examine the challenge, explore options, and solicit community partners.

What Should the County do with the Smith-Werner Building?

OPTIONS & VIEWPOINTS

1. DEMOLISH ALL OR PART OF THE BUILDING

An option proposed by Judge Reid Haire, the pressed metal façade could be removed, restored, and incorporated into a future development. The building would be demolished and replaced with green space in the interim. If the façade is saved, the estimated cost is \$190,000. If the façade is not saved, it would cost about \$100,000 to raze the building.

Rather than demolish the entire building, the rear third (where most of the structural problems are located) could be demolished, and the rest of the building could be restored. The estimated cost is \$3,000,000.



Smith-Werner Building: 116-122 West Second Street

THOSE WHO SUPPORT	THOSE WHO OPPOSE
<ul style="list-style-type: none"> ■ The building is in such condition that it cannot be restored without incurring excessive costs. ■ The pressed metal façade is the only element of the building that is historic or architecturally significant. ■ By demolishing the building, we are expanding development possibilities that heretofore have been stymied by land acquisition difficulties. ■ Downtown needs more parking. This would free up more space for that purpose. 	<ul style="list-style-type: none"> ■ We have demolished too many of our historic buildings. This one should be saved, even if costs are high. Once it is gone, it is gone forever. ■ It is one thing to demolish an historic building when it is replaced by an attractive addition to the community. But to raze the building for parking or some short-term cosmetic improvements is short-sighted. ■ Façades should not be saved unless incorporated into the historic context. ■ Parking and sporadic green space further dilutes the concentration of retail and other uses that give downtown vitality.

2. MAKE TEMPORARY ESSENTIAL IMPROVEMENTS

Judge Haire also suggested that, in lieu of a total restoration, essential structural repairs could be made and a new roof installed to seal and protect the building until funds are available to complete the project. The estimated cost is \$1,200,000.

THOSE WHO SUPPORT	THOSE WHO OPPOSE
<ul style="list-style-type: none"> ■ This is a practical step until additional funds can be secured. ■ This gives preservation advocates an opportunity to mobilize broad community support. ■ This will greatly increase chances of the building being restored, since leaders will not want to lose this investment in stabilizing the building. 	<ul style="list-style-type: none"> ■ This is still a major expense that the County cannot afford. ■ These improvements will not take the buildings to a leasable state. Therefore, it will not lead to any offsetting revenue. ■ This would still leave a major eyesore in our downtown. ■ Costs will only increase to restore the building later.

3. SELL THE BUILDING

If the County does not need the space, it should sell the building. It may wish to keep the vacant land for courthouse employee and public parking. The County should list the properties with a realtor or sell the property at auction and get the property back on the tax rolls. If the property brings close to the appraised value, the County would recover its investment.

THOSE WHO SUPPORT	THOSE WHO OPPOSE
<ul style="list-style-type: none"> ■ County government has no business holding real estate, taking unnecessary risk, or being a landlord for commercial tenants. ■ If the County does not sell the building, it will be faced with a major restoration expense it cannot afford. Tenants may not be found to provide ample rent to recover the County's investment. ■ The County will not likely recover its investment, but by selling now, it will cut its losses. ■ With its new building on Highway 81, the County will not need additional downtown office space or parking in the foreseeable future. If the County needs to expand eventually, it could build on the north side of the Courthouse. 	<ul style="list-style-type: none"> ■ The building may not bring a price close to the County's \$369,000 outstanding investment. ■ Once the building is sold, the community loses control over its preservation and use. ■ County government is landlocked and eventually will need property for expansion. The County can always use more parking. ■ When, at some point, the County needs to expand, its only choice should not be the courthouse lawn. The courthouse lawn should remain a green space. ■ The County is generating revenue and building equity. It should hold on to the property as long as it increases in value.

continues...

continues...

Framing the Issue: Excess Downtown Property

THOSE WHO SUPPORT, continued	THOSE WHO OPPOSE, continued
<ul style="list-style-type: none"> ■ By selling, the property would go back on the tax rolls. ■ County officials can always turn down offers if the price is not high enough. 	<ul style="list-style-type: none"> ■ The properties should not be sold just to get them back on the tax rolls. The lost tax revenue (\$1,100) is not as important as the impression our downtown makes.

4. USE THE PROPERTY TO ORCHESTRATE A MAJOR DEVELOPMENT

The County holds a visible corner tract that could serve as the basis for a more substantial downtown investment. A redevelopment corporation could be formed to partner with the government and solicit proposals from developers.

The County (or the redevelopment corporation) should consider assembling additional property on the block as a greater enticement for developers. By offering land at a reduced price, parking, air rights over public parking, tax abatement, or low-interest loans, a major development could be attracted that would boost the tax base, attract more jobs or residents to downtown, and create spin-off investment and businesses. Specifications and parameters could be incorporated into the RFP to ensure that key objectives and historic buildings be protected.

THOSE WHO SUPPORT	THOSE WHO OPPOSE
<ul style="list-style-type: none"> ■ Major downtown developments generally require public-private partnerships. We need local government to be proactive in stimulating investment as in other cities. ■ We should provide incentives to attract downtown investment in the same way we provide incentives to attract industrial investment. ■ Downtown is still a premium choice and would attract tenants with the right kind of development and available space. ■ Downtown needs anchor projects and large numbers of people to truly make a revitalizing impact – not small and scattered facelifts and businesses that come and go. ■ A major development would attract investment, jobs, create a dramatic visual enhancement, and increase governmental revenues. 	<ul style="list-style-type: none"> ■ We have a weak market for major projects. There is no guarantee that developers will respond with proposals. We could end up back where we are now. ■ The County would not likely recover its investment in downtown properties. ■ We should not offer incentives to some developers or businesses in the downtown area and not to others. ■ Major developments would be incompatible with the scale of our historic downtown.

5. RESTORE THE BUILDING PROPERLY

Judge Haire also proposed that the County – preferably with a community partner – restore the building. Cost estimate: \$3,000,000 - \$4,000,000.

Previous owners have been unable to justify the expense or have been unwilling to assume the risk of such a restoration project. The County could either restore the building as a demonstration project, offer it to nonprofit organizations (e.g., Preservation Alliance or Downtown Owensboro, Inc.) or a redevelopment corporation, or sell the building for a modest price when tied to an agreement to restore the buildings properly.

The building could be adapted for mixed use: retail, office, apartment or condominium. A corner addition could be designed that is compatible with the adjacent historic building, or the corner parking lot could be converted to a landscaped garden or kiosk stations for street vendors. Perhaps the area could be connected with a relocated Farmer’s Market, or feature a plaza-fountain, public art, or sidewalk café.

THOSE WHO SUPPORT	THOSE WHO OPPOSE
<ul style="list-style-type: none"> ■ Rather than focus on major developments, we should improve our downtown one building and one business at a time. The Smith-Werner Building, with its pressed metal façade, could be a beautiful landmark in downtown and should be preserved. ■ Our community has lost too much of its architectural character through the years. Restored buildings will attract higher quality and paying tenants, enhance vitality, tourism, and more. ■ A small-scale preservation approach is consistent with the Downtown Design Guidelines and Zuchelli-Hunter Downtown Plan that calls for an historic retail core. ■ The County could provide leadership to demonstrate the importance and possibilities for downtown. ■ Over the long term, the County will recover its investment through a revitalized downtown. 	<ul style="list-style-type: none"> ■ This is still a very expensive, high risk project and space would be very expensive and difficult to rent. ■ Tenants continue to leave downtown for the suburban locations. They prefer the convenient parking, high traffic counts and visibility. ■ The County should not invest more money without a guarantee that it can later sell the properties or attract higher rent. ■ This may be an attractive enhancement, but it would not be the boost to downtown that a major development would.

STRATEGIC QUESTIONS

- Are there other options (or some combination of these options) that you would support?
- Do you feel that developing/redeveloping our downtown is an important thing to do? If so, should government take the lead?
- How much – if any – taxpayer funds should be used to stimulate downtown improvements? What if a financial return on such an investment can be demonstrated?
- Do we need a redevelopment corporation with resources to acquire property, provide incentives, and package public-private partnerships?

LEARN MORE

Kentucky Heritage Council

300 Washington Street
Frankfort, Kentucky 40601
(502) 564-7005
David Morgan, Executive Director
david.morgan@ky.gov
www.state.ky.us/agencies/khc/
khchome.htm

Kentucky Main Street Program

c/o Kentucky Heritage Council
300 Washington Street
Frankfort, Kentucky 40601
(502) 564-7005
Roger Stapleton, Coordinator
roger.stapleton@ky.gov
www.kyheritage.org/kyheritage_
mainstreet.htm

National Trust for Historic Preservation

1785 Massachusetts Avenue, NW
Washington, DC 20036-2117
(202) 588-6000
www.nationaltrust.org

Urban Land Institute

1025 Thomas Jefferson Street,
NW
Suite 500 West
Washington, DC 20007
(202) 624-7000
(800) 321-5011
www.uli.org

GET INVOLVED

Preservation Alliance of Owensboro-Daviess County Inc

319 Booth Avenue
Owensboro Kentucky 42301
(270) 926-5058
Gary Adams, Secretary
garysoft@aol.com
www.paupdate.org

Downtown Owensboro, Inc.

101 East Second Street
Owensboro, Kentucky 42303
(270) 683-2060
Dan Edelschick, Executive Director
edelschick@mindspring.com

SHARE VIEWS

Daviess County Fiscal Court Daviess County Courthouse

P.O. Box 1716
Owensboro, Kentucky 42302
(270) 687-8550

Judge-Executive Reid Haire

rhaire@daviessky.org

Commissioner Bruce Kunze

bkunze@daviessky.org

Commissioner Jim Lambert

jlambert@daviessky.org

Commissioner Mike Riney

mriney@daviessky.org

Historic Preservation Board

Sue Fowler, Review Administrator
Community Development Office
124 East Veterans Boulevard
Owensboro, Kentucky 42303
(270) 687-8562
fowlercs@owensboro.org

Members:

Ted Lolley
Sue Fowler
Terry Blake
Kate Higdon
Ed Allen

Is it financially feasible to restore the Smith-Werner Building?



Preliminary Cost Estimate \$ 3,500,000

If financed over 20 years @ 4.55 percent \$ 270,234*

(available through the Kentucky Association of Counties)

* annual principal and interest

Estimated Leaseable Space 23,760 s.f.

Break even per square foot rent \$ 11.37 per s.f.

POTENTIAL INCENTIVES TO REDUCE RISK AND EXPAND THE PROFIT MARGIN:

- federal tax credits for buildings in a designated historic district
- Enterprise Zone incentives
- National Trust for Historic Preservation
- Kentucky Heritage Commission
- KACO financing (Renaissance program, other)
- private contributions through Preservation Alliance or Downtown Owensboro, Inc.
- in-kind contributions of materials or labor

Restoration cost estimates are not available for the former Arnold Jewelers Building on St. Ann Street (also owned by the County). Assuming that problems are not as severe as those identified in the Smith-Werner Building, restoration should be more promising.



Citizens Speak: LEADERS RESPOND

Teachers mobilize, legislators find funds

On October 19, following a 15-day special session, the Kentucky House and Senate unanimously authorized \$200 million in 2005 for the State Employee Health Insurance Plan for state and school employees and retirees, and in so doing, averted a teacher strike that was scheduled to occur on October 27.

The legislature restored benefits, reduced premiums, and redesigned the process for soliciting health insurance contracts. There are 229,000 school and state employees, retirees, and dependents.

The special session cost Kentucky taxpayers approximately \$750,000. The legislative package will be paid for with \$172 million from the General Fund and \$25 million from the Road Fund.

Governor Ernie Fletcher expressed support, "I am pleased that the General Assembly has worked in a bi-partisan manner toward a resolution of this crisis situation." (*Courier-Journal*, October 19, 2004)

"...the real focus should be on those who brought us to this day, and that's the teachers that stood up, took a strong position that forced us to come in here and do what had to be done," said Senator Gerald Neal. (*Courier-Journal*, October 19, 2004)



Teachers and educational support personnel marched to protest Governor Fletcher's plan to increase education employees' health care costs. The Kentucky House and Senate averted a scheduled October 27 teacher strike by authorizing \$200 million for the 2005 State Employee Health Insurance Plan.

PANTHER CREEK

continued from page 8

Provide incentives for alternative drainage

Programs are available that pay landowners to install grass strips along creeks and grass swales in low areas to save topsoil. If these are not sufficient enticements, it is in the public interest to expand them.

Allow vegetation along creeks to re-establish

Kingsolver says that if Panther Creek were left alone for a generation, the channel would fill in, the water table would rise, and the stream would return to its original meandering low-flow condition. If we stopped spraying herbicides and bulldozing, then the river birch, willows, and cottonwoods would re-establish a protective riparian zone along its banks within a few years. Bottomland hardwoods would follow a few decades later.

Allowing Panther Creek to return to a natural state would be better for water quality

and for slowing the flow of storm runoff into the Ohio. Unfortunately, it would be worse for agricultural interests in the basin. The bottomlands would drain more slowly after rains, enlarging the area of wetland habitat and reducing the amount of land suited for corn production.

Balance taxpayer support

"The public should be made aware that tax money is being spent to subsidize agricultural interests in the Panther Creek bottomlands, that this system requires continuous maintenance, and that other public uses (fishing, hunting, forestry, water resource management, and outdoor recreation) are being sacrificed because Daviess Countians have decided that row crop agriculture is more important," said Kingsolver.

Conflicting interests are the root of the problem. "About everything you do for water quality and habitat slows down the surface flow into the creek, and almost everything you do for agricultural drainage speeds up surface flow into the creek," he said.

Be mindful of special interests and political pressure

Lee Dew of the watershed watch group says we're really seeing the influence of corporations. "It's the Monsantos, ADMs, Tysons who make grants to agriculture schools, like the University of Kentucky, with the expectation of 'friendly research' in return," he said. "Niche market and organic farming is discouraged. Bigger is better."

Kunze acknowledges that the Daviess County Fiscal Court has experienced pressure to clear-cut Panther Creek, but State Division of Water officials advised them to maintain the tree canopy over the creek.

As with many issues, balancing the public interest with the interest of farmers and landowners is the challenge of elected officials, engineers, state regulators, and planning and zoning administrators. Lingering urban-rural tensions, aggravated by merged government campaigns, poultry ordinance proposals, and other issues suggest the need for increased dialogue between competing interests toward common ground and a common vision for Daviess County. ■



NOVEMBER/DECEMBER Public AGENDA

Meetings, hearings, and forums open to the public. Please contact us if your organization would like its events listed by calling 685-2652 or sending an email to info@plfo.org. (Meetings are subject to change.)

NOVEMBER

2 Owensboro City Commission

5:00 p.m.
City Hall, 4th floor

3 Rotary Club

12:00 p.m.
Owensboro Country Club
Program: Anne Federlein, Ph.D. "Future of KWC"

4 Chamber of Commerce "Rooster Booster Breakfast"

7:30 a.m.
Executive Inn, International Room A
(Reservations: 926-1860)
Program: W. James Host, Secretary,
Commerce Cabinet

Citizens Health Care Advocates (CHCA) Board

4:30 p.m.
Public Life Foundation Conference Room

Daviess County Fiscal Court

4:00 p.m.
Court House

Midtown East Neighborhood Alliance

5:00 p.m.
Buena Vista Baptist Church

Owensboro Metropolitan Board of Adjustment

6:00 p.m.
City Hall

PRIDE Annual Meeting

5:00 p.m.
International Bluegrass Music Museum

Seven Hills Neighborhood Alliance

7:00 p.m.
Trinity United Methodist Church

8 Audubon Bon Harbor Area Alliance

6:30 p.m.
Audubon Church of the Nazarene

9 Clean Indoor Air Taskforce

11:30 a.m.
GRDHD- Bedford Walker Community
Room

Hillcrest Area Alliance

6:30 p.m.
Daviess County High School - Media
Center

Old Owensboro Neighborhood Alliance

5:00 p.m.
Brescia University - Campus Center

Shifley-York Neighborhood Alliance

5:30 p.m.
Lewis Lane Baptist Church

Owensboro Board of Education Luncheon

12:00 p.m.
Central Office (Contact: Maxine Walker
686-1000)
1335 W. 11th Street

10 PRIDE Board

4:00 p.m.
Public Life Foundation Conference Room

Rotary Club

12:00 p.m.
Owensboro County Club
Program: Kirk Kirkpatrick, "Funny
Experiences"

11 Citizens Health Care Advocates (CHCA)

5:30 p.m.
GRDHD - Bedford Walker Community
Room
Program: Dr. Jeff Barber, President, CEO
of OMHS

Owensboro Metropolitan Planning Commission

6:00 p.m.
City Hall, 4th floor

Southeast Alliance

6:30 p.m.
Newton Parrish Elementary School

15 Owensboro Daviess County Regional Airport Board

4:30 p.m.
Airport Conference Room

RWRA

3:30 p.m.
1722 Pleasant Valley Road

16 Owensboro Board of Education Luncheon

12:00 p.m.
Central Office (Contact: Maxine Walker
686-1000)
1335 West 11th Street

Owensboro City Commission

5:00 p.m.
City Hall, 4th floor

Owensboro Daviess County Tourist Commission

7:45 a.m.
215 E. Second Street

Tourism & Convention Bureau

7:45 a.m.
215 E. 2nd Street

17 Daviess County Public Library Board

5:00 p.m.
Library boardroom

Rotary Club

12:00 p.m.
Owensboro County Club
Program: Jeff Jones, "CEO Humor"

18 Daviess County Board of Education

6:00 p.m.
1622 Southeastern Parkway

Daviess County Fiscal Court

4:00 p.m.
Court House

Dogwood Azalea Neighborhood Alliance

5:30 p.m.
Daviess County Public Library

Owensboro Board of Education

4:30 p.m.
Boardroom

Owensboro Utility Commission Board

4:00 p.m.
OMU, 2070 Tamarack Road

23 Apollo Area Alliance

5:30 p.m.
Apollo Heights Baptist Church

Clean Indoor Air Taskforce

11:30 a.m.
GRDHD

Dugan Best Neighborhood Alliance

6:00 p.m.
Dugan Best Recreation Center

Northwest Neighborhood Alliance

5:30 p.m.
English Park Center

Owensboro Board of Education Luncheon

12:00 p.m.
5-6 Center (Contact: Maxine Walker 686-
1000)
2631 South Griffith Avenue

Wesleyan - Shawnee Neighborhood Alliance

6:00 p.m.
KWC Administration Building, Room 103

24 Owensboro Historic Preservation Board and Downtown Design Review Commission

5:00 p.m.
City Hall, Community Development Office

Public AGENDA

Rotary Club
12:00 p.m.
Owensboro County Club
Program: Dr. Gary Baldwin

Tobacco Control Coalition for Green River District
11:30 a.m.
GRDHD

25 Owensboro Board of Education Board
4:30 p.m.
1335 W. 11th Street

26 Girls Incorporated Board of Trustees
5:30 p.m.
2130-G East 19th Street

Owensboro Housing Authority
11:30 a.m.
2161 E. 19th Street

Owensboro Riverport Authority
12:00 p.m.
1771 River Road

30 Owensboro Board of Education Luncheon
12:00 p.m.
Owensboro Middle School (Contact: Maxine Walker 686-1000)
1300 Booth Avenue

DECEMBER

1 Owensboro City Commission
5:00 p.m.
City Hall

Rotary Club
12:00 p.m.
Owensboro County Club

2 Chamber of Commerce "Rooster Booster Breakfast"
7:30 a.m.
Executive Inn, International Room A

Citizens Health Care Advocates (CHCA) Board
4:30 p.m.
Public Life Foundation Conference Room

Daviess County Fiscal Court
4:00 p.m.
City Hall

Owensboro Metropolitan Board of Adjustment
6:00 p.m.
City Hall, 4th floor

3 Preservation Alliance of Owensboro-Daviess County
12:00 p.m.
Campbell Club (Contact: Gary Adams 683-3380)
517 Frederica Street

6 Owensboro Public Art Commission
12:00 p.m.
Campbell Club

7 Clean Indoor Air Taskforce
11:30 a.m.
GRDHD

Green River Area Council on Aging
10:00 a.m.
GRADD

Owensboro Board of Education Luncheon
12:00 p.m.
Owensboro High School (Contact: Maxine Walker 686-1000)
1800 Frederica Street

Owensboro City Commission
5:00 p.m.
City Hall, 4th floor

8 PRIDE Board
4:00 p.m.
Public Life Foundation Conference Room

Rotary Club
12:00 p.m.
Owensboro Country Club
Program:

9 Citizens Health Care Advocates (CHCA) General Meeting
5:30 p.m.
GRDHD - Bedford Walker Community Room

Owensboro Metropolitan Planning Commission
6:00 p.m.
City Hall, 4th floor

14 Green River Area Council on Aging
10:00 a.m.
GRADD

Green River Regional Health Council
10:00 a.m.
GRADD

Owensboro Historic Preservation Board
5:00 p.m.
City Hall

15 Daviess County Public Library Board
5:00 p.m.
Library boardroom

Owensboro Daviess County Regional Airport Board
4:30 p.m.
Boardroom

Tobacco Control Coalition for Green River District
11:30 a.m.
GRDHD

16 Daviess County Fiscal Court
4:00 p.m.
Court House

Owensboro Board of Education
4:30 p.m.
Boardroom

Tourism & Convention Bureau
7:45 a.m.
215 E. 2nd Street

ABOUT THE PUBLICATION

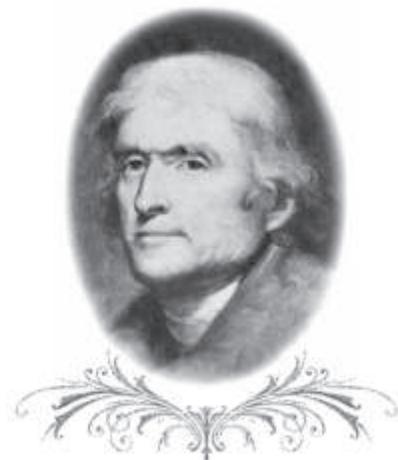
The *Public Life Advocate*, published monthly, is committed to be a trusted resource of information and analysis of public concerns and community issues. The *Advocate* is a community-driven publication, grounded in a commitment to be "of the people, by the people, and for the people."

ABOUT THE FOUNDATION

The Public Life Foundation of Owensboro, Inc. is a private, nonpartisan, nonprofit 501(c) operating foundation (not a grant-making entity) founded in 1996 by John and Marjorie Hager. Mr. Hager is the former owner, editor, and publisher of the Owensboro Messenger-Inquirer.

The foundation fosters broad, meaningful citizen participation in community decisions and public policy. We believe that open, accessible, and trustful institutions are essential to an enlightened and engaged citizenry and the democratic process.

Foundation activities are driven by the importance that people attach to issues. We are committed to the people's agenda. To assist citizens in solving problems and seizing opportunities, we facilitate a process of information > deliberation > action.



"I know of no safe depository of the ultimate powers of society but the people themselves; and if we think them not enlightened enough to exercise their control with a wholesome discretion, the remedy is not to take it from them, but to inform their discretion by education."

Thomas Jefferson



Citizen Action UPDATE

The Public Life Foundation promotes broad and meaningful citizen participation in community decision making and public policy. Grass roots action is a reflection of an informed, engaged, empowered citizenry. We welcome updates from all citizen initiatives, whether an established organization or an ad hoc group. Contact us at 685-2652 or info@plfo.org.

The Citizens Committee on Education

Marianne Smith Edge, Co-Chair
msedge@smithedge.com

- Received a \$10,000 grant from the state Department of Education in support of "The Learning Community," a program to instill a higher value of education and lifelong learning into the fabric of community life.
- More than 700 survey responses have been coded and tabulated in the information gathering stage in CCE's effort to craft a community vision for higher education. Small businesses will be surveyed next.
- Tracking financial and student population trends of the city and county school systems. (The CCE is concerned about growing disparities from a landlocked city school tax district.)

Citizens Health Care Advocates

Dale Taylor, Chair
dalet@wwwv.com

- Featured JAT Mountjoy at the October meeting to explain the new DC-CAP program to improve health care access for the uninsured.
- Dr. Jeff Barber, the new OMHS CEO, will speak at the November meeting.
- Launched a CHCA newsletter.
- CHCA now has 103 members.

Goodfellows Club

Barry Carden, President
bcarden@messenger-inquirer.com

- Contributed more than \$60,000 worth clothing to meet back-to-school needs for disadvantaged youth.
- Planning a community "Soup Day" on December 9th at Third Baptist Church.
- Supporting a dental sealant program for disadvantaged youth.
- Will kick off the annual "Roll Call" campaign on Thanksgiving Day.
- Planning the annual Christmas Eve party for more than 1,000 disadvantaged youth.

Maceo Concerned Citizens

Patsy Hawes Gordon
 10038 Kelly Cemetery Road, Maceo, KY
 42355

- Tracking the cleanup and sealing treatment of a former hazardous waste "Super Fund" disposal site near Maceo in east Daviess County.
- Promoting nearby wooded areas as a possible public park.

Owensboro Area World Affairs Council

Rodney Berry
rodney.berry@plfo.org

- Recently adopted bylaws and recruited its first board of directors.
- Identifying program opportunities for 2004-05.

PRIDE

Susie Tyler, President
grand.view@adelphia.net

- Held annual meeting and awards program on November 4th.
- Meet regularly with architects of proposed projects.
- Meet regularly with engineers and utility representatives regarding planned transportation and other public projects.
- Held a second work session to solicit ideas for enhancing the new community entrance from the Natcher Bridge and West Parrish Avenue from the airport.
- Conducting historic home tours as a fundraiser.
- PRIDE now has 570 members.

Unity Coalition

- Developing by-laws and will soon name its first group of officers and board of directors.
- Developing the 2004-05 series of programs.

The TRACKER

DATA OF INTEREST



Compiled by
 Chad M. Gesser

- Finland, Denmark, and Sweden are among the nations perceived to have the most dependable public officials in the world. The United States is tied for 17th.
- 84 percent of Americans believe the Iraqi people will be better off without Saddam Hussein.
- 70 percent of Jordanians believe the Iraqi people will be worse off without Saddam Hussein.
- Holding a favorable image of the United States has plummeted 40 percent from 1999-2004 amongst residents in Britain, France, Germany, Italy, Spain, Poland, Russia, and Turkey.
- 58 percent of Americans believe that community problems are too big for individuals to solve alone.
- 90 percent of United States citizens say that working with others to solve problems takes more time but gets better results in the long run.
- 74 percent of United States citizens view the quality of life in their community as excellent or good. However, whites are twice as likely as African-Americans to view their community as offering an excellent quality of life.
- 40 percent of working adults (54 million Americans) say they have gotten together with co-workers to sponsor a food-drive, walk-a-thon, or other type of community activity in the past 12 months.
- 87 percent of Republicans believe George W. Bush is a uniter.
- 81 percent of Democrats believe George W. Bush is a divider.

This Index and other items of interest can be found at The Owensboro Blog: <http://owensboro.blogspot.com>

Chad Gesser is Director of Institutional Research at Owensboro Community and Technical College. He holds a master's degree in sociology from Western Kentucky University.