

Young adults are often in the position of making financial decisions that will have a long-term impact on their future quality of life. Youth are faced with accepting college loans, opening lines of credit, or making no intentional financial decisions at all. While these choices impact all young adults to some extent, negative consequences disproportionately affect youth from households with low to moderate incomes. Today's reality is that the majority of households have little savings and high levels of consumer debt. The student loan crisis in the US has been making headlines for years with an average debt amount around \$37,000 for graduates in the class of 2016. Making matters worse, the state is in the midst of a housing affordability crisis with limited stock and ever rising rents. The above contributing factors mean that many of our youth begin their adult lives saddled with massive debt and high costs of living, which in turn prevents (or significantly delays) them from participating in activities that are critical drivers of the economy and saving for their futures.

In classic Millennial style, I graduated from college in 2009 during the peak of the Great Recession and was lucky to find a contract job teaching abroad. Several years later, I attended graduate school and racked up even more debt. I never once in my two decades of education had a course that focused on financial decision making, what the short and long-term impacts of those decisions might be (or non-decisions—just think of the power of compound interest!), and, frankly, why it all mattered.

Financial education empowers young people with the knowledge and tools they need to make informed and strategic decisions about their finances, especially if the content is delivered in a way that considers diverse learning styles and provides students with immediate opportunities for the hands-on

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## MEETING CALENDAR

### **AUGUST 2 – LCC MOVES AHEAD IN SPRINGFIELD**

DR. MARGARET HAMILTON HAS COMPLETED HER FIRST YEAR AS PRESIDENT OF LANE COMMUNITY COLLEGE. SHE WILL GIVE AND OVERVIEW AND IMPRESSIONS OF HER FIRST YEAR, AND DISCUSS INITIATIVES AND CHANGES MADE ALREADY AND THOSE NOW IN PROGRESS.

### **AUGUST 16 – LABOR COMMISSIONER DESIGNATE VAL HOYLE**

MS. HOYLE, WHO HAS SERVED IN THE OREGON LEGISLATIVE ASSEMBLY, WILL TAKE OFFICE AS THE STATES NEW LABOR COMMISSIONER IN JANUARY, WHERE SHE WILL LEAD THE BUREAU OF LABOR AND INDUSTRIES, WHICH FOCUSES ON WORKPLACE ISSUES, INCLUDING WAGE AND HOURS CONCERNS AND DISCRIMINATION CLAIMS.

### **AUGUST 30 – REPRESENTATIVE PETER A. DEFAZIO**

Springfield City Club will hold a special third meeting on the fifth Thursday for a presentation from U. S. Representative Peter A. DeFazio, Democrat from Springfield.

## PUBLIC CALENDAR

**All items are tentative and subject to change**

### **SPRINGFIELD CITY COUNCIL**

**RECESS UNTIL SEPTEMBER 3**

### **LANE COUNTY COMMISSIONERS**

**JULY 31, 2018 9:00 A.M.**

First Reading - Land division code  
Replacement of Telephone system

**AUGUST 7, 2018 –NO MEETING**

**AUGUST 14, 2018 – NO MEETING**

**AUGUST 21, 2018 9:00 A.M.**

### **LANE TRANSIT DISTRICT**

– Board meeting August 15, 2018, 5:30 p.m.

### **SPRINGFIELD SCHOOL BOARD**

*The agenda for scheduled board meetings can be found at [www.springfield.k12.or.us/boardmeetings](http://www.springfield.k12.or.us/boardmeetings) the Thursday before the meeting at 12:00 p.m.*

Business Meeting August 13 2908, 7:00 p.m.

Planning Meeting August 27, 2018, 4:00p.m.

### **WILLAMALANE PARK AND RECREATION DISTRICT**

August 8, 2018 – Board meeting 6:30 p.m.

### **SPRINGFIELD UTILITY BOARD**

August 8, 2018 – Board meeting 6:00 p.m.

## MEETINGS

### PROF. PAUL DILLER \_REDISTRICTING – IT AFFECTS YOU

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application of concepts. Some schools have already integrated pieces of personal finance into their curricula and counseling sessions or have financial education software available for their students. However, I believe that we can and should be doing more to ensure that young people don't fall through the cracks, especially those like me who didn't get this education at home. I'm in no way advocating that our public schools take this on alone. Through creative public/private collaboration we can create innovative programs using the latest fin tech tools and principals to reach young people and, most importantly, make it interesting. Whether in schools, though nonprofit organizations, private corporations, or some combination thereof, it's critical that we start offering youth the tools necessary to navigate financial decision making to set them on a path toward long-term financial stability, especially in light of the exorbitant cost of higher education in this country. Let's work together to make this happen for our youth. The future depends on it.

Mackenzie Karp  
Director

The decennial census in 2020 will mark the start of the process to realign political jurisdictions in the United States in 2021. This is but one of the reasons that many are following the elections of 2018 and 2020 with such interest. The process of redistricting is and has always been an intensely political process.

Prof. Paul Diller, of Willamette University Law School, gave City Club members and guests both a history of the process and some key signs to consider over the coming months as the process unfolds.

Redistricting, and its pernicious cousin – gerrymandering, affects every level of general purpose government, from the federal Congress to the State Legislatures and the local councils and commissions. Until the 1960's there was little oversight of the redistricting process. At that time, the US Supreme Court first articulated the one man/one vote principle as applicable to the US House of Representatives. In the earlier years of the nation, the number of representatives was not fixed, and the size of the House grew as population s grew. Around that time, the size of the House became fixed at 435 members and thus the questions became assuring that each seat represented a similar number of votes (now virtually identical, since variations of even 1% have been rejected) as well as establishing boundaries that contained the required number of residents,

The one man/one vote requirement was not originally seen as applying to state legislatures. Many states followed the federal model, with one house assigned districts somewhat based on equal population while the upper house, like the US Senate, used a different approach. That ended in 1964 when the Supreme Court, in Reynolds v. Sims, held that the 14<sup>th</sup> amendment required equally populous districts for all State legislatures. Subsequent decisions have resulted in virtually all general-purpose governments having districts with equal population, although Courts seem to tolerate greater variances in local districts. Gerrymandering is the application of the redistricting process to accomplish specific ends. There are, Prof. Diller explained, two forms: 1) disenfranchising specific groups; and 2) incumbent protection. Each involves knowing the demographics of an area so that the district boundaries can be drawn to include fewer of the disenfranchised group, while achieving a district that has the required number of residents.

He noted that a proportional election system, where candidates do not run for specific districts, would avoid the problem, but would also mean voters had no direct connection to their elected representatives. Ranked choice voting, and the STAR system proposed for the Lane County ballot, would prevent incumbent protection, but would not address systematic disenfranchisement.

In Oregon, districts are created by the Legislature, or by the Secretary of State if the Legislative Assembly is unable to agree. Oregon has a specific statutory prohibition against gerrymandering based on party affiliation (ORS 188.010), but no specific provision against other forms, such as racially biased. Those may, however be successfully challenged under the federal Voting Rights Act and the equal protection clauses of the Constitutions.

Most states are looking for more neutral systems. Arizona and California use independent commissions to create districts. Iowa and New Jersey use non-partisan staff. Florida, like Oregon, has a specific provision against partisan gerrymandering and Pennsylvania relies on constitutional litigation.

Minutes  
Board of Directors  
Springfield City Club  
June 4, 2018 – LRAPA offices

Present:

Joe Leahy, President	Len Goodwin	Carolyn Miller
Merlyn Hough, President-elect	Bob Fondren	Mackenzie Karp
Steve Moe, Treasurer	Terry Beyer	Therese Lang
Dan Egan, Secretary	Callie Barry Elliott	Nick Nelson

Absent:

Kristin Denmark

Guests:

Emily David

The meeting was called to order at 11:35 a.m.

Dan Egan presented the minutes of the May meeting. He noted this would be his last meeting as a member of the board and thanked all present for their support. He reminded Board members of his request that each past president provide him with some brief history of their service for a historical document he is preparing.

By motion of Len, seconded by Callie, the minutes were approved as presented.

Steve announced that a bill had been received for the premium for director's Errors and Omissions Insurance. By motion of Steve and seconded by Callie, he was directed to pay the bill.

Considering the pending election results, by motion of Steve and seconded by Callie, the board resolved to add Merlyn Hough and Bob Fondren as signatories on the Banner bank account and to remove Terry Beyer and Steve Moe as signatories. The motion passed unanimously.

Len reviewed the online version of the financial reported received this morning from Denise Molder. By motion of Len and seconded by Steve, the report was approved.

Steve reported that the Post Office claims that it has given keys to the Club Post Office box, Number 234, to someone. Since no one at the meeting had knowledge of the whereabouts of the keys, Steve will pursue this matter with the Post Office.

Programs:

The June 14 program will feature Jennifer MacLean, Executive Director of the National Association of Mental illness. Joe advised that Ms. MacLean is vegan and directed Len to make appropriate arrangements with the Hilton Garden Inn.

The June 21 program remains uncertain. School district officials have not been forthcoming with arrangement to meet at Hamlin Middle school. Accordingly, Terry will reach out to Val Hoyle, incoming Labor commissioner designate, to see if she is available. As an alternative, Therese will attempt to see if she can have a brief presentation on "Transit Tomorrow" the Lane Transit District's forthcoming comprehensive service analysis, which is set to begin at the end of July. If commissioner Hoyle is available, the LTD program will be scheduled for August 16.

On July 5, no program will be held, given the proximity to the July 4 holiday.

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The July 19 program will be led by Paul Diller, of Willamette University, on the subject of gerrymandering. That program will be held in conjunction with the Lane County League of Women Voters.

The August 2 program will be coordinated by Terry and Mackenzie and involve either a program at Hamlin Middle School including a tour, or a presentation by the Principal of Springfield High School on CTE programs now being planned.

There was consensus that programs in October should focus on election issues. It was agreed to reach out to the two candidates for the East Lane seat on the Lane county Board of commissioners to lock in a date as soon as possible.

Other business:

Len reported that as of this morning, approximately 12 percent of members had cast their ballots in the Club election.

By consensus, the date of the July Board meeting was moved to July 10, in view of the July 4 Holiday. Therese offered to write an article for the July newsletter.

Joe and Merlyn will meet with Hilton Garden staff to confirm arrangements for next year.

Terry has been approached by the Springfield High School football team with a request that the Club purchase an ad, ranging in price from \$450 to \$1000, in the schools upcoming Football Guide. After discussion, the board decided not to pursue that opportunity.

Emily David, director of the Springfield Library, made a brief presentation on current efforts to create a Campaign Planning and Steering committee to conduct a feasibility study concerning the ability to develop local funding for a new library. She solicited information on anyone who might be interested in being part of that effort.

There being no further business, the meeting was adjourned at 12:26 p.m.

Respectfully submitted,

Len Goodwin,  
Secretary, Pro Tem

### City Club Board of Directors

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