

Good Afternoon;

My name is Ron Distel - - - - - I am here from
Ottawa County - - - - - I am a Viet - Nam War
Veteran- - - - - Also - - - - - I am
currently the - - - - - The Ohio State Veterans
Services Commissioners Associations - -
President.

I would like to "Thank" - - - - - The General
Assembly - - - - - for all the difficult work that - -
- - - - you do and - - - - have done.- - - - In the
1880's - - - - - you established - - - - - a law- -
- - - - putting a Veterans Services office in all 88
Counties - - - - - to help Veterans with all
their needs from Financial- - - - - to Medical.

Our Association- - - - - has results from
research- - - - - that a large - - amount of
Veterans list a Pay Day Loan or - - Title Loan
in the expense column - - - - - on the
Assistance form that "WE" require them to fill

out. - - - - That large amount tallies to 15% - - - -
- -of Our applicants.

We see that their ages are all over the board -
- - - - - from freshly Discharged - - - - from
Military Service - - - - - to the Elderly - - -
who served this Great Nation decades ago. - - -
We - - - - - also see - - - - - Widows - - - - that
have fallen on hard times - - - - - after their ---
Warrior - - - - - spouse has passed.

We see time after time - - - - - where a
Veteran - - - - is - - - highly unlikely - - - - going to
be able - - - - - to escape - - - - - the GRASP - -
- - - - - of a Pay Day Loan - - - - - with the
multiple - - - - - fees - - - - - applied. These
businesses can also issue several loans to the
same person on any day. - - - - - The Fees - - - -
- - - - and administrative costs making it even
more impossible - - - - - for them to get free of
this cruelty.

I am aware - - - - that you realize --- - that it is

a small amount of Ohio's Citizens that serve this Great Nation - - - - - However- - - - - They are the - - - - - Only- - - - - reason-- - - -that WE- - - - - are allowed - - - - to be here today --- - - - - to "SERVE" - - - - -the entire - - - - population- - - - - and the Security -- - -to be able to. So

I was informed the other day -- - - - - that as you drive into Beautiful Springfield Ohio -- - -on both sides of the road -- - - - -there is no less than- - - - - "10" -- - - - - Pay Day Loan establishments. - - - - - A person could go from one to another and get the maximum amount allowed from each one -- - - - - -in one day.

While I am an advocate -- - - - - of free enterprising- - - - - and the Great American Dream -- - - - - of owning a successful business - - - - - 28% interest-- - - - - multiple fees- - - - - along with multiple loans- - - - - to folks- - - - - who can't make ends meet -- - - - - is simply- - - - - not the American way.

On the other hand -- -- -- -- -- I would not like
to put anyone -- -- -- -- -- OUT ----- of business.
-- -- -- -- -- It is your Job- -- -- -- -- -- to place
appropriate -- -- -- -- -- restrictions - ---- - and - - -
regulations- -- -- -- -- --so that -- - the NORMAL - -- -
Ohioian- -- -- -- -- --has a reasonable- -- -- -- --
opportunity -- -- -- -- -- to live a normal life in our
Great State.

I am Normally- -- -- -- -- --carefull - - - - - of the
fights that I pick in the protection of Our
Veterans.- -- -- -- -- -- This fight- -- -- -- -- --while it
is relatively -- -- -- -- -- low - - - - - to effect
Veterans- -- -- -- -- -- -IT IS STILL THERE- -- -- -- --and I
am obligated to explain its impact.

I would like -- -- -- -- --you all to- -- -- -- -- REMEMBER
-- -- -- -- -- That- -- -- -- -- WE are all here -- -- --
because -- -- -- -- --of our BRAVE --- -- -- -- Men and
Women -- -- -- -- --Service Members- -- -- --and
Veterans.

I ask- - - - - that --- --"YOU" -- - - -take your
time ^{Don't rush} ~~the~~ ~~rough~~ and place the necessary
needed- - - - -restrictions- - - - - and
regulations- - - -that can be enforced on this- --
- - - industry.

Thank You for allowing me to be with you - -
- - - - - here - - - - today.

Thankyou