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This Month in the NEWS

Reducing Gang, Gun Crime

The American Probation and Parole Association, a CSG affiliate, has recently published an online monograph to provide probation, parole, community supervision officers and their agencies with a framework in planning, implementing and enhancing services provided to offenders who may possess firearms.

APPA published the monograph as part of its Project Safe Neighborhoods initiative, funded by the U.S. Department of Justice. The initiative is a comprehensive, strategic approach to reducing gang and gun crime in the United States. The initiative provides a multifaceted approach to deterring and punishing services provided to offenders who may possess firearms.

Topics discussed include the impact of illegal guns on community supervision; essential elements of effective supervision; and training aspects of parole and probation searches.

Water Woes

Lingering droughts and decreasing water supplies have created problems for many states. An upcoming State News article will focus on some of those problems, and look at ways states are handling the situation.

Question:
Which states offer the most products through their lotteries?

To find the answer, log onto CSG’s Web site at www.csg.org!
The writing was on the wall by late 1973: The nation was facing an energy crisis. Several state government groups had begun to take action over the summer and *State Government News* documented the beginning of a tough time for U.S. consumers in October 1973 under the heading: “Energy Crunch Grips States.”

The Western Governors Conference in September agreed to develop a regional energy policy to deal with the crisis, but declared any solutions must be environmentally friendly. In the South, governors called for a national energy policy, an assessment of government programs on energy resources, encouragement of the most efficient use of energy resources, and allocation of federal funds for setting priority in energy research and development.

**Limits on Gas Purchases**

But calls for policy changes were soon overshadowed by the need for immediate action as gasoline supplies fell and prices rose. By February 1974, several states had begun limiting when motorists could buy fuel. Oregon adopted a plan in January 1974 that allowed residents with even-numbered license plates to buy gas only on even-numbered days and vice versa for odd-numbered plates, according to coverage in the February 1974 *State Government News*. Hawaii soon adopted a similar plan.

Emergency energy powers were granted to governors in Michigan, Maryland, Delaware and Wisconsin. Inventories on energy supplies were required in Massachusetts, Maryland, Minnesota, Wisconsin and Delaware. Several other states created special agencies or commissions to investigate and report on fuel shortages and the energy situation.

New York and the five-state New England Power Pool reduced voltage by 5 percent at certain times during the day, and nonessential outdoor commercial lighting was forbidden in Massachusetts, Maine, New York and Vermont. Maine also closed its state agencies at 4 p.m.

In Illinois, then-Gov. Dan Walker formed a task force of state troopers, weights and measures inspectors and deputy state fire marshals to investigate complaints of price gouging or unfair trade practices. Then-Maryland Gov. Marvin Mandel issued an order that said service stations would be fined $100 and owners could be sentenced to 60 days in jail for charging more for fuel than allowed by government regulations.

**Governors Continue Calls for Action**

Every governor touched on the energy crisis in their 1974 legislative messages. Several governors offered emergency proposals to deal with the crisis. Oregon Gov. Tom McCall declared: “It was not until our light bulbs were snatched and the gas pumps were throttled that it became obvious to all that a true crisis was at hand.”

Several states started gasoline-rationing programs, and governors of Alaska, Arizo-
na, Kansas, Maine, Michigan, Minnesota, Missouri, New York, Ohio and West Virginia advocated for new energy agencies.

Governors of some states detailed the benefits reaped from the energy crisis, while other governors asked their legislatures to invest in new energy research. Governors of Illinois, Indiana, Kentucky, Ohio, Oklahoma and West Virginia supported research projects focused on clean coal.

Still other governors sought new sources of energy. California and Oregon’s governors touted the use of geothermal resources, while Maryland’s governor sought $3 million for a center to recycle used oil into usable distillate fuel. And Kansas’s governor endorsed research into tertiary recovery of crude oil and conversion of wind into electrical power. Arizona’s governor advocated solar energy and other incentives for energy research.

Energy Crisis Runs Out of Gas

By the end of May 1974, the long gas lines were gone and many Americans were weary of the odd/even plans for gasoline purchase. Under the headline “Energy Crisis Runs out of Gas,” State Government News in June 1974 detailed the end of those state plans. Of the 17 states that instituted odd/even purchase plans, only Maryland still had its plan in effect at the end of May 1974. State energy officials said in a survey that the public’s “pull together” spirit peaked in February and March and was declining by June. But energy officials cautioned drivers not to go overboard, warning that gas plans could be reinstated if gas demands shot up.

Public consumption of all forms of energy—electricity, natural gas and gasoline—fell nationwide during the conservation months. The public responded to requests by all levels of government to cut back energy use during December, January and February by keeping thermostats down, extra lighting off, driving less and joining carpools. State governments also saved money—Oregon and New Hampshire reported overall savings of 20 percent in power use.

Getting a Handle on Policy

The National Governors’ Conference at its winter meeting in 1975 adopted a series of policy statements related to the energy crisis, according to the March 1975 State Government News. The 48 governors attending the conference called for a major energy conservation program containing specific, understandable and measurable goals and objectives for collective and individual actions.

The National Governors’ Conference later adopted a proposed conservation program to set energy-saving goals at its annual meeting in June 1975.

In the summer of 1975, then-Vice President Nelson Rockefeller made a surprise visit to the Midwestern Governors’ Conference meeting and warned that it might take another energy crisis to convince the American people that there is an energy shortage. Rockefeller said there could be a crisis “because we don’t control the supply.”

Responding to Crisis

By 1977, solar power was gaining steam. By early 1977, 30 states had enacted 59 statutory or constitutional measures relevant to solar heating and cooling. Other states had legislation pending in May 1977.

A major obstacle to moving to solar power was the high initial cost, which some estimated homeowners would recoup in 10 to 12 years. In response, some states adopted laws that would offer tax incentives for users or vendors of solar systems or equipment. The laws also addressed support for solar energy research and development; building code changes to encourage or facilitate the installation of solar heating and cooling systems; protection of a solar system user’s access to sunlight; and regulation for solar systems or parts performance.
Subprime Loans Still Projected to Take Toll on States

One in 33 homeowners will go into foreclosure over the next two years resulting from subprime loans made in 2005 and 2006, according to a new report from The Pew Charitable Trusts. Nearly one in 11 homeowners in Nevada and one in 18 homeowners in Arizona will face foreclosure over the next two years, according to the report, Defaulting on the Dream: States Respond to America’s Foreclosure Crisis.

And foreclosures won’t just affect the homeowners, the report said. The ripple effect will touch an additional 40 million neighboring homeowners who could see their property values and their municipalities’ tax bases drop by as much as $365 billion over the next two years, according to the report.

The report said states are on the forefront of policies and programs aimed at preventing irresponsible lending and helping residents avoid default. In North Carolina, lawmakers passed some of the most aggressive consumer protection laws in the nation, according to the report, which is a joint effort between the Pew Center on the States and Pew’s Health and Human Services Program.

North Carolina’s laws created strong underwriting standards, such as requiring lenders to assess a consumer’s ability to repay. Five states—Colorado, Maine, Massachusetts, Minnesota and Ohio—passed laws similar to North Carolina.

The report also found:
- Ten states ban most prepayment penalties, which exist in nearly 70 percent of all subprime loans.
- At least a dozen states have antipredatory lending laws.
- Nine states including Arkansas and South Carolina require mortgage brokers to represent the interests of the borrower.
- Some states, including hard hit Ohio, Michigan and Pennsylvania, have publicly funded refinance programs. With 6 percent of the nation’s estimated foreclosures, Ohio launched a 24-hour hotline for at-risk borrowers as well as solidifying agreements with mortgage servicers to modify terms of adjustable rate, subprime mortgages.
- Fourteen states have created statewide foreclosure task forces with government officials, lenders and consumer advocates to address the crisis.

For more information and to download a copy of the report that looked at all 50 states and Washington, D.C., visit www.pewtrusts.org or www.pewcenteronthestates.org.

States Grapple with Online Sales Tax

Some states, perhaps as a remedy for strained state budgets, are requiring Internet retailers to collect sales tax on purchases made in their state.

In April, New York legislators approved a bill as part of the state’s budget that requires Internet retailers such as Amazon.com to begin collecting sales tax from New Yorkers who make purchases online. According to Long Island’s Newsday, state budget officials expect the new law to bring in an additional $50 million this year and $73 million next year—all from online sales.

In New York, online retailers who do $10,000 worth of business in the state and have agents in the state working on their behalf must register and begin collecting the online sales taxes in June, Newsday reports.

“This is a first step in our ongoing battle to level the sales tax playing field between New York retailers and the out-of-state Internet giants that have, for years, capitalized on unfair and unintended competitive advantage driven solely by tax policy,” James Sherin, president of the Retail Council of New York State, told Newsday.

But in Florida, a commission that can put tax issues on the November ballot decided not to include a ballot item intending to extend sales tax to Internet and catalog purchases, according to the News-PRESS based in Fort Myers, Fla.

According to the newspaper, lobbyist Randy Miller, a former state revenue director who lobbied for the idea, withdrew the proposal in April. However, Miller told the newspaper he had assurances that future legislative sessions would pick up the issue.

A growing number of states are also proposing new laws to levy taxes on digital downloads, such as music and books downloaded from the Internet. Some refer to the concept as the iTunes tax, named for Apple’s digital download service.

According to CNETNews.com, an online journal for the tech industry, more states are considering the iTunes tax. This year, Indiana, Utah and South Dakota have enacted laws reiterating their commitment to collect taxes on digital downloads.

Nebraska Legislative Bill 916 this year aims to tax downloads of books, movies and music beginning Oct. 1. Gov. Dave Heineman signed that bill into law April 14. Other states, including Wisconsin and Massachusetts, have formed groups to study the concept of digital download taxes, according to CNETNews.com.
Gas Tax Holiday Could Help Consumers but Harm States

Presidential hopefuls are touting plans for a gas tax holiday, but some say the holiday would hurt the states’ ability to pay for much-needed road projects in a time when transportation budget shortfalls are already a problem.

Sen. John McCain, the presumptive Republican nominee, and Democratic presidential candidate Sen. Hillary Clinton both support the idea to cut taxes on gasoline from Memorial Day to Labor Day to ease some of the financial strain consumers face at the pump.

In April, Florida Gov. Charlie Crist supported a proposal to reduce state gas taxes, according to the Associated Press. And although the details aren’t worked out yet, Crist told the Associated Press that any lost revenue from the tax holiday would be well worth it.

“I know the frustration of people paying for gas at the pump,” Crist told the Associated Press. “Any way we can try to relieve that economic pressure for our fellow Floridians, we need to do it.”

Florida cut its gas tax in 2004, when lawmakers voted to cut the then-14.3 cent per gallon tax by 8 cents. That move cost the state an estimated $60 million in lost revenue, according to the Associated Press. In 2004, gas hovered around $2 a gallon.

Legislators in Missouri, New York and Texas are also proposing a summer break from state gas taxes, according to the New York Times.

In Maryland, Sen. Andy Harris, who is also running for the U.S. House of Representatives, supports a one-day special session to place a moratorium from Memorial Day to Labor Day on the state’s own 23.5-cent per gallon gas tax.

But others say the lost revenue could really hurt the states’ ability to finance infrastructure projects like roads and crumbling bridges. Columnist Maria Saporta of the Atlanta Journal Constitution put it this way in a May column: “The move would save most drivers less than $30 during the summer season but would cost states billions in lost money for highway construction and safety as well as public transit.”

In New Jersey, Gov. Jon Corzine, a Clinton supporter, does not support a gas tax holiday. In early May, Corzine said New Jersey couldn’t afford a state gas tax holiday amid state budget woes, according to the Associated Press.

Officials in Maryland Gov. Martin O’Malley’s administration are cautious about the idea, saying that a reduction in gas tax would only hurt the state’s transportation spending—and hurt the state’s ability to maintain its roads, according to The Capital, a newspaper in Annapolis, Md.

“It might be a ‘penny wise’ and a ‘pound foolish’ at this point, especially since we’ve seen chronic underfunding of our transportation system,” O’Malley’s press secretary, Rick Abbruzzese, told the newspaper.

States Help Cover Children with Autism

Governors and state legislators are trying to ease the cost of treatment for those with autism. Several states are requiring private insurers to pay for more services or are looking at expanding public health programs like Medicaid to cover expensive autism treatment, according to Stateline.org.

One therapy used to treat those with autism is called Applied Behavioral Analysis therapy and can cost up to $1,000 a year, according to ABC News.

Florida’s legislature in May passed Senate Bill 2654 which will require insurers to provide coverage to certain treatments for autism. The bill’s sponsor, Sen. Steven Geller, had pushed the bill for nine years. As of early May, the bill was still awaiting the governor’s signature, but Gov. Charlie Crist is expected to sign it.

When it becomes official, the bill will require insurance companies to cover up to $36,000 a year for the Applied Behavioral Analysis therapy and other autism treatments for children under 18.

“This new Florida law represents crucial progress in the national effort to secure autism insurance coverage and end discrimination against families facing autism,” said Elizabeth Emken in an Autism Speaks press release. Emken is Autism Speaks’ vice president of government relations and a member of the Florida Task Force on Autism Spectrum Disorders.

In March, Arizona Gov. Janet Napolitano signed House Bill 2847 requiring private insurers to cover the cost of the therapy and other treatments for autism. Arizona joins 11 other states in requiring private health insurers to cover the cost of autism-related services and treatment.

At least five states—Colorado, Indiana, Maryland, South Carolina and Wisconsin—have set up Medicaid programs for children with autism, according to Stateline.org.

Twelve states have considered or are considering creating new autism insurance requirements this year, according to Stateline.org.
Racial Disparities in Prisons

Ranking of States by Ratio of Black to White Prison Admission Rates for Drug Offenses, 2003
(Rates are calculated per 100,000 residents of each race)

“Although whites constitute the large majority of drug offenders, African-Americans are sent to prison on drug charges at far higher rates. For example, a black man is 11.8 times more likely than a white man to enter prison with a new drug conviction. In 10 states, blacks are incarcerated at rates between 10 and 42 times greater than whites.”

— Jamie Fellner, senior counsel, U.S. Program at Human Rights Watch

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Plan now to join us this summer in Rapid City, where you can visit the Mount Rushmore and Crazy Horse memorials, hear from a renowned New York Times columnist, and enjoy the insights of a Pulitzer Prize-winning author—all at one conference!

Learn more about the history of the Black Hills from Gerard Baker, superintendent of Mount Rushmore National Memorial. Then join us for an evening social event that will bring history to life at the Mount Rushmore and Crazy Horse memorials.

This year’s meeting will also feature sessions covering a variety of policy topics of interest to Midwestern legislators. Attendees will have the opportunity to hear presentations from New York Times columnist David Brooks and Pulitzer Prize-winning author Edmund Morris, among many other distinguished speakers.

The family-friendly conference will offer daytime activities for spouses, guests and youth, including a trip to Custer National Park.

For more information or to register, call the Midwestern Office at 630/925-1922 or visit www.csgmidwest.org.
When North Dakota Rep. Kim Koppelman was chairman of The Council of State Governments' Public Safety and Justice Task Force, he and Kentucky Chief Justice Joseph Lambert began discussing a number of issues that were of concern regarding the three branches of state governments. The more they talked, the more Koppelman and Lambert realized some of those issues needed to be addressed. They believed the interbranch nature of CSG made it the perfect venue to address those issues. Their discussions eventually lead to establishment of the CSG Interbranch Working Group, which has convened at national CSG meetings to discuss interbranch issues. Koppelman, who is co-chair of the Interbranch Working Group, is now chairman of CSG and recently talked with State News about interbranch issues and the first-ever Interbranch Summit of the States, set for June 22–24 in Bismarck, N.D.

By Mary Branham Dusenberry
Why did you choose interbranch relations as the focus of your chairmanship?

“I really believe that when the branches of state government interact, there’s something at stake. It may be where I as a legislator am looking at the budget of the judicial branch or the executive branch, that sort of thing.

Seldom do we have the opportunity to sit down when there’s nothing at stake and relate as colleagues and cooperate with the other branches and address the issues that are important to us. The branches of government can work together without compromising the separation of powers that our country was founded upon.

As a result, of that I realized that there was really no venue where the branches of government had an opportunity to collaborate on much. That led not only to the formation of the Interbranch Working Group of CSG, but as I approached my year as chairman, I decided there was probably no greater single issue we could focus on than interbranch cooperation. When I discussed that with Gov. Rell, as she embarked upon her year as president, she wholeheartedly agreed. And we agreed to put this forward as a leadership initiative.”

Give me an example of what can happen in instances where interbranch cooperation would have helped in different matters, to illustrate the importance of the three branches working together.

“I think there are sometimes unnecessary tensions among the branches. That comes from perhaps a feeling on the part of one branch or another that another branch is usurping its authority or overstepping its bounds. You talk with legislators and you hear the term judicial activism. That comes from the concern that some judges—very few (because) most judges and most courts don’t do this—but arguably there have been instances where judges in essence have legislated from the bench. That certainly rubs legislators the wrong way because they see their constitutional role as the lawmaking branch of government.

Having said that, when you visit with judges about that, they have concerns about legislators too, and rightly so. For example, some judges will ‘well say we have things that hamstring us like mandatory minimum sentencing that legislatures have passed.’ And they’re basically telling us, ‘You’ve been hamstringing us, prohibiting us from doing our job. We wear the black robes and they call us judges for a reason. And yet you’re telling us to proscribe X or Y regardless of what the circumstances are.’”

Our point is that with discussion, with collaboration on those kinds of issues rather than just being a cause and effect type of scenario all the time, those kinds of issues can be discussed and mutual understanding can be found whereby the branches can work together better. Certainly understanding and respecting other points of view can result … the end result is better government services.”

Do the checks and balances still work effectively in the 21st century? Are there ways that it needs to be tweaked?

“I think in the system of government like ours, it’s ever changing and it’s never changing. In other words, the principles that were set forth when our system of government was created endure and are somewhat timeless. But the practicality of that is that there are changes. As those changes take place and our society changes and our attitude to government hasn’t changed, we need to talk about how this affects the things we do: changes in society, changes in science, changes in government. As that happens, I think it’s very important for the branches of government to have the opportunity to talk to one another and that’s why this Interbranch Summit idea came about. It creates a venue where the various branches of government can come together and talk about options, or discuss how they can operate in a more streamlined fashion. It really performs checks and balances in a way that they were intended without being so contentious that they can lead to gridlock.”

About the Summit

The Council of State Governments will hold the first-ever Interbranch Summit of the States June 22–24 in Bismarck, N.D. Topics to be discussed at the summit include:

- The Separation of Powers and U.S. Constitutional Foundations
- Obstacles to Interbranch Cooperation
- Salary and Recruitment of State Officials
- Interbranch Cooperation in Alabama: A Case Study
- Economic Development and the Interbranch Relationship: Opportunities for Cooperative Promotion
- A Statute’s Journey through the Branches
- Interbranch Solutions from the States
- Recasting the Interbranch Relationship: Opportunities for Enhanced Cooperation
If you could mold interbranch relations in a way that you think would be most effective, how would you do that?

“Of course my experience is greatest in my home state, although I’ve had a lot of conversations with folks from other states. From those conversations, I think I have an understanding of how North Dakota may be different.

In my experience, I think we do a lot of things right in North Dakota. For example, I have the opportunity as a legislator where I can walk down the hall and get an appointment with the governor. I can go a few doors down and get an appointment with the attorney general. I can walk a little further down the hall and talk with our chief justice of the Supreme Court.

I’ve done that with legislation. When I’m sponsoring a bill, I want to talk to those people in other branches and say if we pass this legislation, what will the impact be? I want to talk to those folks and find out what their thoughts are. I will certainly consider the practicality of the legislation in light of the fact that you have people enforcing it that have these observations. I think that kind of open door policy and that kind of relationship among people in different branches lead to better legislation, better administration and better government all the way around.”

There seems to be friction in different states between different branches of government. Why do you think that is?

“Some of the friction among the branches is natural and is to be expected. With the separation of powers, checks and balances, and there are some gray areas where the authority of the various branches overlap. Some of that’s natural and is imbred in the government we have. It’s when it becomes unhealthy and unproductive that it becomes a problem and so therefore, it’s important for government officials to get together and talk about that and ask ourselves where is communication broken and how can we fix it?

We’re not out to reinvent the constitution that governs us. We’re not out to change the three branches of government. We’re simply out to make that process work better and to minimize hostilities and maximize effectiveness, efficiency and good government coming from all three of those branches.”

In celebration of CSG’s 75th anniversary, of course we’ve been looking back at Henry Toll and his goals for the organization. How do you think the Interbranch Summit fits with the 75th anniversary and Henry Toll’s vision?

“I think it fits like a glove. If you look back at Henry Toll’s vision and look at CSG heritage, the idea was for state government leaders to come together and have a dialogue. Framework that he crafted gives CSG a unique platform for branches to interact. There are a number of good state government organizations out there, and ones that I’m part of. The problem is you get together if you’re a legislator you get together and talk to other legislators at legislative organizations. If you’re a governor or a judge—same thing. That’s (a) good and helpful and positive thing. How often does (a) governor interact with a legislator of another state?

I think we may have forgotten about how important that is. This is a renaissance of the vision and goals of Henry Toll, and recapturing that interbranch focus that CSG was founded upon.”

Why do you think it’s important for people to attend the Summit and what do you hope people will get out of the Summit when they do attend?

“We don’t know yet what it will become. My hope is that it will be the beginning of long-term discussion. I would like to see interbranch issues take a higher profile in CSG and be a more top burner issue in all of state government. I think CSG is the logical organization to put this forward because of its interbranch nature. CSG has the unique position of serving all three branches of government. I think frankly one of the things that can set CSG as an organization apart in going forward is involvement in bringing people in the branches together. And that will far outlive my chairmanship, I hope.”

What do you hope to achieve with the Interbranch Summit? Do you foresee this as a starting point? Do you hope to see more of these in the future or incorporated into CSG national meetings?

“I think it’s important to attend the Interbranch Summit of the States because it’s the first of its kind ever. It may be the only one ever as well; I hope not. If that’s the case, I think people will look back with satisfaction that they were part of it.

As we look back and as our successors look back, they will perhaps look back at this event and say that really changed direction for interbranch relations and interstate relations.

That’s really my goal … that people will come away having a fresh vision and having a better understanding of the role of the three branches. Have a fresh vision of how they can do their job better but also improve their relationships. I think if we can come out of these kinds of efforts with a greater level of mutual respect and understanding that will go a long way toward helping us craft better solution for the people we represent.”

—Mary Branham Dusenberry is managing editor of State News magazine.
States Promote Financial Literacy

State treasurers across the nation are using their positions to help improve financial literacy. Thirty-five state treasurers implemented some kind of financial literacy program—varying widely in scope and intended audience.

By Kevin Johnson
The financial crisis many Americans are facing is also taking a toll on state governments across the country.

“Government is dependent on the prosperity of its citizens,” said Arizona State Treasurer Dean Martin.

That’s one reason Martin, along with other state treasurers, is taking action. They see the lack of personal finance education as part of the reason the United States is facing the current economic downturn.

They’re not alone.

U.S. Rep. Barney Frank, chairman of the House Financial Services Committee, recently said, “We are in a financial downturn in our economy in which a lack of financial literacy is a contributing factor.”

Evidence of the lack of financial literacy is found on many fronts, ranging from easy access to credit to a decrease in personal savings to a poorly informed borrowing public. Consider:

- College students regularly rack up debt without fully understanding the impact of their actions down the road.
- The personal savings rate of Americans last year dropped to 0.4 percent of income, according to U.S. Commerce Department figures.
- Some homeowners don’t understand their mortgages. The Federal Trade Commission in June 2007 found that half of all homeowners could not cite the total loan amount on their mortgage, and 32 percent didn’t know their interest rate.

Building Networks

But in most cases, state resources alone are insufficient to solve those problems—often stemming from a lack of financial education. As a result, state treasurers are developing partnerships with government, business and nonprofit groups to promote financial literacy.

Financial Football, an interactive game that teaches money management concepts, is an example of such a partnership. The program was launched in 2005 by Visa USA and the National Football League, and 16 state treasurers across the country have incorporated Financial Football into their financial literacy efforts.

The rules of the game are based on the NFL and students advance down the field to score a touchdown or field goal by correctly answering questions on personal finance topics. On each play, students choose whether to see an easy question that moves the ball a few yards or a harder one that leads to 10 yards or more. When two students play together, there are also defensive opportunities.

Teachers can download lesson plans to supplement the online game and incorporate them into the classroom.

Many state treasurers see Financial Football as a way to improve education about personal finance without additional state funds.

“Financial firms can be partners in this effort,” said Martin from Arizona. He emphasized lenders also depend on the economic welfare of individuals. “They want people to make good on their loans.”

This common interest in a better-informed public has led to a number of alliances. For instance, Pennsylvania State Treasurer Robin Wiessmann collaborated with local credit unions to create an alternative to payday loans.

Her office found that 90 percent of payday transactions in 2005 went to borrowers with five or more loans per year. The typical payday borrower takes out nine loans per year and ends up spending hundreds of dollars in fees and interest.

Seeing the detrimental effects of these ubiquitous loans on cash-strapped families, Wiessmann sought a way to help people break out of the cycle of borrowing against their paychecks.

Wiessmann and Pennsylvania credit unions developed the Better Choice loan program, which offers lower fees and longer repayment periods than typical payday loans. It also provides borrowers with financial counseling to help them make better decisions with their money.

She said in 2007 the program saved borrowers an estimated $2 million in interest and fees. “By making the Better Choice, consumers are not only receiving the short-term loan they need, but are also making an investment in their financial future, through the program’s savings and fiscal literacy components.” said Wiessmann.

Thirty-five treasurers implemented some kind of financial literacy program. While the initiatives vary widely in their scope and intended audience, they all build on the credibility of treasurers as the chief financial officers of the states. Many resources, such as school curricula, have been developed to help increase financial literacy across the country. The challenge now is to get that information into people’s hands, and elected officials can use their positions to help meet that goal.

Education for All Ages

Several state and federal officials cite the fact that so many people end up in fiscal distress and use that to call for better economics education in elementary, middle and high schools.

“In light of the problems that have arisen in the subprime mortgage market, we are reminded of how critically important it is for individuals to become financially literate at an early age so that they are better prepared to make decisions and navigate an increasingly complex financial marketplace,” Federal Reserve Chairman Ben Bernanke said in April.

Recognizing that need, states have significantly increased efforts to teach personal finance in kindergarten through 12th grade over the last decade.

According to a June 2007 survey by the National Council on Economic Education, 40 states now have content standards for personal finance, up from 21 states in 1998. Twenty-eight states require implementation of these standards.

Martin of Arizona believes responsible spending and savings habits should be integrated into current school curriculum to help students understand these concepts.

“Teach students to balance a checkbook during math class or work economics into a world history course,” said Martin. “Integration provides context. You’re looking for opportunities to capture students’ imagination.”
States offer a number of programs to help schools get children interested in saving money. Illinois and West Virginia, for example, run Bank at School programs. Teachers using that program can order or download classroom materials appropriate for third through sixth graders. The state treasurers’ offices also help schools find community banking partners who visit classrooms and help students set up their own savings accounts.

The need for better education goes beyond school-age children. A shortage of money management skills has led people of all ages and backgrounds into hardships for which prevention is much more effective than treatment.

Ohio Treasurer Richard Cordray is reaching out to Ohioans, many of whom are struggling with difficult economic conditions.

“We believe that people get very little guidance about how to make important financial decisions and that greater awareness and understanding of their options would have averted some of the worst of the mortgage foreclosure problems we now face in Ohio,” said Cordray.

His office launched the Web site YourMoneyNOWOnline.org to provide easy access to a wide array of information on savings, mortgage issues, consumer fraud alerts and long-term financial planning.

He also is working with members of the legislature to start SaveNOW, a program to educate people about personal finance while helping them save money and earn interest.

“Over the last three years, our personal savings rate in the United States has approached zero, reaching the lowest levels that we have seen since the Great Depression,” Cordray said. “This signals that many families are living paycheck to paycheck, and this leaves people in a very precarious position. It also means that a great many people have little or no control over their financial future—no cushion, no money for a rainy day, no emergency fund.”

The SaveNOW program is based on the linked deposit framework already used in the treasurer’s office to assist agriculture and small businesses. A state treasury operates a linked deposit program by investing funds with local financial institutions in the form of certificates of deposit. The state agrees to earn a reduced interest rate on its investment and the financial institution passes this savings on to customers such as small businesses or farmers.

In the case of the SaveNOW program, banks would use the savings to offer above market interest rates and encourage people to open savings accounts. Customers who open accounts would also agree to participate in a financial education program.

“We stress to Ohioans that having more know-how about how to handle our finances gives us more control over the choices that guide the trajectory of our lives,” said Cordray.

—Kevin Johnson is communications director for the National Association of State Treasurers.

**Resources on the Web**

- The North Dakota state treasurer, in conjunction with the Bond Market Foundation, has created a personal finance Web site at northdakota.tomorrowsmoney.org
- For research and tips designed to encourage personal savings from the Employee Benefit Research Institute, visit choosetosave.org
- To access the U.S. government Web site dedicated to financial education visit mymoney.gov
- To access resources designed for school-age children and links to state coalitions, visit jumpstart.org
- Multilingual financial education materials from Consumer Action and Capital One can be found at money-wise.org
COAL UNDER FIRE

States Step Up to Limit CO₂ Emissions in Absence of Federal Rule

By Tim Weldon

By Tim Weldon
Several states—including Kansas, California, Florida, Washington and Minnesota—are taking action to limit CO\textsubscript{2} emissions from coal-fired power plants in the absence of action on the federal level.

On the surface, Kansas seems an unlikely battleground over energy and environmental regulations.

After all, it relies on coal for nearly three-fourths of its electricity needs, and has no smog-filled, traffic-congested metropolitan areas. And unlike coastal states, leaders in Kansas don’t have to worry about the threat of increased tropical storms or rising ocean levels, which some scientists predict will result from global warming. Arguably, Kansas would seem as close to a safe haven from the rancorous debate over climate change as one could find in this country.

Nevertheless, the state has become the epicenter of a landmark political showdown over state powers to limit carbon emissions from coal-fired power plants and to deny those plants operating permits based on concerns over carbon dioxide, or CO\textsubscript{2}, which some scientists have linked to climate change.

With the stroke of a pen in October 2007, the Kansas Department of Health and Environment became the first government agency in the United States to deny a permit to an electricity-generating plant due to concerns over CO\textsubscript{2} emissions. That action—and the resulting legislative battles pitting Kansas Democratic Gov. Kathleen Sebelius against the Republican-controlled legislature—have led environmentalists, industry officials and policymakers from other states to watch closely. They’re waiting to see if the action in Kansas is an isolated instance of a state halting construction of coal-fired power plants, or if it is part of what could be an emerging trend toward states blocking coal-fired power plants to limit CO\textsubscript{2} emissions.

**Sunflower Blocked**

The dispute in Kansas began when Rod Bremby, the secretary of the Department of Health and Environment, denied an air quality permit to Sunflower Electric Power Corp., to build two coal-fired power plants in southwestern Kansas. The plants would have had a combined generating capacity of 1,400 megawatts, enough to provide electricity to 700,000 households in Kansas and eastern Colorado.

In denying the permit, Bremby cited the plant’s potential to produce 11 million tons of CO\textsubscript{2} per year. “I believe it would be irresponsible to ignore emerging information about the contribution of carbon dioxide and other greenhouse gases to climate change and the potential harm to our environment and health if we do nothing,” said Bremby. He supported his decision with a 2007 U.S. Supreme Court decision that CO\textsubscript{2} must be considered a pollutant under the federal Clean Air Act.

The Kansas legislature quickly responded to Bremby’s action. Two separate bills to allow construction of the Sunflower power plants, which also would have stripped Bremby of his power to deny the permits, cleared both chambers of the legislature only to be vetoed by Sebelius. In vetoing the first bill, Sebelius said, “Building additional coal plants now is likely to create a significant economic liability for Kansas in the future.” While the Kansas Senate voted overwhelmingly to override both vetoes, the House votes fell short of the two-thirds majority needed.

Senate President Stephen Morris called Bremby’s decision arbitrary and said Bremby lacked the authority to deny the permits to Sunflower. Morris also expressed concern that denying the permits to Sunflower may lead to emissions restrictions at the state’s other coal power plants.

“We have eight plants in the eastern part of the state that will have permits up for renewal in the next year or two, and if the department is consistent and denies those permits, then that puts us in a serious situation as far as power for this state,” Morris said.

**Other States Tighten Reins on CO\textsubscript{2}**

Kansas is not alone in taking on powerful electric utility interests. Since 2006, leaders in several other states have taken similar action to regulate CO\textsubscript{2} emissions from coal-fired power plants.

California legislators in 2006 approved Assembly Bill 32, which requires a 25 percent reduction in CO\textsubscript{2} pollution by 2020 and further reductions by 2050. The California legislation, signed into law by Gov. Arnold Schwarzenegger, also creates a so-called cap and trade system, under which energy companies exceeding the new limits can buy credits from companies that emit less CO\textsubscript{2} than the caps allow, rather than having to spend money on new and cleaner technologies in order to meet the limits.

Florida Gov. Charlie Crist in 2007 signed a series of executive orders that gave the secretary of the Department of Environmental Protection new powers over utility permitting decisions. In August 2007, Secretary Michael Cole denied a permit to the Seminole Electric Cooperative even though the project had already successfully passed through much of the permitting process under a previous administration.
In Minnesota, the legislature in 2007 adopted Senate File 145, the Next Generation Energy Act, which was signed into law by Gov. Ted Pawlenty. The law includes a provision to reduce the state’s greenhouse gas emissions 15 percent below 2005 levels by 2015, with additional cuts required by 2025 and 2050. In addition, the law prohibits construction of any power plants that would produce a net increase in carbon emissions after Aug. 1, 2009.

Washington state legislators in 2007 approved a bill modeled after California’s that also sets limits for carbon emissions from new electricity generating plants. In order to meet emission standards in Washington, new power plants cannot exceed the amount of CO₂ emitted by natural gas-fired power plants. Gov. Christine Gregoire also issued an executive order early in 2007 that established state goals for reducing greenhouse gas emissions. Since those actions, Washington’s Energy Facility Site Evaluation Council unanimously denied a permit for a new 800-megawatt power plant in southwestern Washington.

“States certainly have helped to frame the climate change debate and will have a role to play under a federal program, but we believe that a reasonable, national approach devised by Congress makes the most sense from a regulatory perspective.”

— Dan Reidinger, spokesman
Edison Electric Institute
Washington faced fewer barriers regulating CO₂ emissions than many other states face, according to Janice Adair, special assistant to the director of the state Department of Ecology. She believes because Washington relies on renewable energy sources, such as hydroelectric power, has only one coal-fired power plant and a political climate that is generally pro-environment, policymakers in Washington could restrict carbon emissions with little risk of political fallout. She believes states have advantages over the federal government in creating energy policies that include limits on greenhouse gases.

“It’s the state’s environment,” Adair explained. “It is difficult for the federal government to be as innovative and push the envelope in a way that an individual state can. That is our role.”

Adair also points to regional energy initiatives, such as the Western Climate Initiative, as holding promise to develop solutions to energy and environmental issues across state lines. Adair said the Western Climate Initiative enables Washington state to work with coal-producing states, such as Utah, to find common solutions to address CO₂ emissions.

“It’s very good for both (states) to sit down in a room together and talk about that and to consider how we might be able to design something that could work for a coal state and could also work for a state that’s primarily a renewable resource state,” she said.

Awaiting Federal Action

The U.S. Senate is considering the Lieberman-Warner Climate Security Bill of 2007 (S.2191), which is designed to reduce greenhouse gas emissions in the U.S. by 70 percent by 2050. The bill would also create a nationwide cap and trade system for emissions similar to that in California. The Senate Environment and Public Works Committee approved the bill, mostly along party lines, in December 2007.

However, Tony Kriendler, spokesman for the Environmental Defense Fund, contends that states should not wait to see what happens to the Lieberman-Warner bill. “At this time there is very much an absence of leadership from the Congress and the White House. And so in that absence the states really need to step up and do what they can,” he said.

Joe Blubaugh, a spokesman for the Kansas Department of Health and Environment, agrees. “I don’t think there’s any doubt that the state has to play a role of some kind in the absence of a federal regulation,” he said. “I think across the board almost everyone would agree that some kind of federal regulation would be the best way to address this. But in the absence of those regulations, each individual state is going to have to look at what’s best, not only for their state but for the nation as well.”

However, Dan Reidinger, a spokesman for Edison Electric Institute, which represents energy companies, said a solution on CO₂ emissions should come on the national rather than the state level.

“Unlike pollutants regulated under the federal Clean Air Act, which have largely local and regional impacts, carbon dioxide and other greenhouse gas emissions aren’t constrained by state or even national boundaries,” Reidinger explained. “States certainly have helped to frame the climate change debate and will have a role to play under a federal program, but we believe that a reasonable, national approach devised by Congress makes the most sense from a regulatory perspective.”

But states and other interested parties aren’t waiting for Congress to act.

Environmental groups in Michigan recently launched a campaign to persuade Gov. Jennifer Granholm to order state regulators to limit CO₂ emissions from coal-fired power plants. The groups want Granholm to issue an executive order directing the Michigan Department of Environmental Quality to regulate carbon emissions and consider the emissions when making decisions about permits for coal plants.

The rising tide of uncertainty among energy companies over stricter limits for carbon emissions is already having an impact on new construction of power plants far beyond the handful of states that have begun clamping down on carbon emissions. In 2007, more than 50 power plants in more than 20 states were cancelled or put on hold by the energy companies that proposed them. Rising construction costs and uncertainty over climate change regulations were frequently cited as the reason for their actions.

But industry officials say coal is an energy source for the United States and necessitates any legislative action to consider that role. Approximately half the country’s electric consumption is produced at coal-fired power plants, and industry officials say coal has two advantages over other energy sources. The U.S. has an abundant supply of coal, and it can generate electricity more inexpensively than gas or other traditional energy sources can. Concerns over greenhouse gas emissions, however, are leading many state policymakers to balance their state’s energy needs with a push to protect the environment.

“Realistically, (coal) is going to remain a fairly large chunk of the energy portfolio,” Kriendler said. “That means the challenge is to figure out a way to continue to have coal be part of the energy mix while protecting the environment.”

Morris, the Kansas Senate president, believes it is premature to write coal’s obituary as a dominant energy source for the United States.

“You cannot do what these (environmentalists) are saying with coal. It has to be part of the mix,” Morris asserts. “It’s going to take every megawatt from every source that we can develop over the next 10 years, 20, 30 years to feed the energy appetite in this country.”

—Tim Weldon is a policy analyst with The Council of State Governments.
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State Parks Fish for Visitors with Wi-Fi Access

Several states are providing Wi-Fi access at state parks to attract visitors and move with the trends of today’s ever-connected world.

By Mikel Chavers
This summer at East Harbor State Park in Ohio, visitors can enjoy the shores of Lake Erie and the scenic wetlands. They can go camping, boating, skiing, fishing or swimming—or they can surf the Internet the way nature intended.

They can connect to a Wi-Fi hotspot right at the state park.

East Harbor is one of 17 state parks in Ohio equipped with free Wi-Fi for visitors. The wireless Internet hotspots allow visitors to check e-mail, get online and enjoy nature—all at the same time.

Ohio is one of several states that are equipping state parks with the wireless Internet hotspots. California has the most—50 state parks have Wi-Fi there. Kentucky, Ohio and Texas are next with Wi-Fi in 17 state parks. Half of Alabama’s 22 state parks have Wi-Fi access.

To those in the state parks departments around the country, putting Wi-Fi access on parkland seemed like an unobtrusive way to keep the visitors coming.

“We know today that people live very complicated lives. People end up being tethered to their cell phones or their computers,” said Alan Friedman, chief information officer for California State Parks. “We were concerned that we were going to start losing people at our state parks.”

That concern called for action, and not just for California.

“All things in our industry seem to support that wireless Internet is an ever-increasing popular feature among many would-be park users,” said Bryan Frazier, spokesman for Texas State Parks. The Texas legislature boosted funding for the state’s parks during its last session and Wi-Fi is among some of the improvements planned, according to Frazier.

“Private campgrounds have done a great job for years at being responsive in the marketplace in meeting similar consumer demand. And we feel that it is also a big part of our responsibility as a state park system to not only manage our resources, but to also try and accommodate customer needs as best we can,” Frazier said.

“It also keeps Ohio state parks competitive with our neighboring states,” added Phil Hoffman, electronic services manager with the Field Support Group of Ohio State Parks.

Benefits from a Natural Connection

So California, along with other front-runner states such as Michigan, began installing the Wi-Fi hotspots in parks.

In January 2005, San Elijo State Beach became California’s first park to get wireless Internet access. Located along the San Diego coast, San Elijo is a haven for surfers. The narrow, bluff-backed stretch of beach hosts a reef nearby where visitors can snorkel or scuba dive.

Since then, some of the most remote parks in California boast the new connectivity. There’s Wi-Fi at the Salton Sea State Recreation Area out near the Colorado River and the desert, nestled on the northeastern side of one of the world’s largest inland seas. Created by accidental flooding in the early 1900s, the Salton Sea is about a three-hour drive from the Los Angeles area and the 360 square-mile basin is a popular place for boating, water skiing and fishing.

California visitors can also crack open their laptops and connect to the Internet in the dense forests of pine, fir, aspen and juniper at Ed Z’berg-Sugar Pine Point State Park on Lake Tahoe.

The Wi-Fi access uses invisible waves and unobtrusive antennas that do not interfere with the parks’ natural beauty, Friedman said. “Wi-Fi has an almost negligible footprint,” he said. “It’s low-impact from the point of view of the actual parks themselves but at the same time, it can do a lot to improve communications to our visitors.”

Campers are also excited to have the service, Friedman said. A lot of the retired people who travel enjoy having online banking access while on vacation—“it can be weeks and weeks until they make it back to their homes,” he said.

Hoffman from Ohio offers the same anecdotal evidence. “It’s a way for customers to keep in touch with family back home and friends and certainly for work. They’re staying longer now, now that they can stay in touch,” he said. “Folks who stay longer … that’s great for us. We can always use more customers throughout the week.”

In Kentucky’s 17 state resort parks equipped with Wi-Fi, the wireless connectivity is aimed at vacation travelers, business travelers and various groups who plan events there, according to Chris Kellogg, spokeswoman for Kentucky State Parks. “Some groups in particular have made it a requirement that a live Internet connection be available to book a park for an event or meeting,” Kellogg said. “So there would have been a decrease in business if it hadn’t been available.”

Not only does the Wi-Fi access benefit park visitors, it also helps state park employees’ productivity, Friedman said. For example, employees at Cuyamaca Rancho State Park in a remote part of San Diego County, Calif., didn’t previously have Internet connectivity at the park. It was just way too expensive, Friedman said. The Wi-Fi installation by AT&T changed all that.

Another park—Pfeiffer Big Sur State Park on the California coast and 20 to 30 miles south of the Monterey Peninsula—is “an absolutely enchanting place, but it’s very far away from anything,” Friedman said. A lot of locals actually come into the park to use the Wi-Fi.

It’s a place “where there’s no other alternative to broadband access—it’s a magnet to people.”

State parks are also using Wi-Fi Internet access to fulfill another mission. Internet makes for a convenient educational tool—and in California, visitors can access all the state park Web sites for free—learning about the history of the parks and recreational opportunities. To access non-state government Web sites, visitors must pay to access the Wi-Fi either daily or by subscription through AT&T.

That means visitors have free access to state-operated Web sites such as all of the state parks resources. “If there isn’t a ranger available and there is no interpreter, our visitors can go to our Web site and we save on publication and printing costs—we don’t have to print as many brochures if someone brings their laptop into the park unit,” Friedman said.

State park visitors in California can also log onto www.reserveamerica.com for free, where visitors can book campground reservations; www.dot.ca.gov, which provides road conditions updates; and the state’s tourism site located at www.gocalif.ca.gov.

Wi-Fi Economics

California State Parks partners with AT&T Wi-Fi to bring high-speed wire-
less Internet to the picnic tables, tents, RV spaces and cabins of more than 85 million state park visitors each year. In 2005, when the state entered into the contract, California embarked on a two-year pilot concession agreement to bring Wi-Fi to its parks.

Now that the two years are up, California State Parks and AT&T are discussing what the future will bring in terms of Wi-Fi access, whether the state will begin paying to provide the service and whether the state will expand what it currently offers.

In many locations, an Internet circuit can cost around $30 a month to hook up to a Wi-Fi access point—but that’s in most urban locations. It can cost up to $500 a month to provide Wi-Fi at a state park, according to Friedman.

“We get killed by the cost of access if we can even get access,” Friedman said.

Some areas are still completely devoid of high-speed Internet connectivity because they are in far-flung parts of the country.

“Commercial broadband drives the bus when it comes to offering Wi-Fi in state parks,” Hoffman from Ohio said.

Under California’s agreement with AT&T, the state is not yet shouldering that cost—although that might change. The state is in talks with AT&T to perhaps start assuming some of that cost, Friedman said, although he admitted the current budget crisis in California may hinder that.

And in an increasingly wired world, public Wi-Fi isn’t exactly becoming the money-making scheme some had hoped. In a competitive world for wireless Internet where it seems everyone has a cell phone or personal digital assistant equipped with Internet and e-mail access, a lot has changed since the first state parks were equipped with hotspots.

“The economics of Wi-Fi have changed over the last three years,” Friedman said. “It is very difficult to make money in setting up Wi-Fi hotspots around the country.”

But back when the project started, California was in a favorable position. Then-wireless Internet provider SBC Communications Inc.—now AT&T—approached the state parks department with a proposal to bring wireless Internet connectivity to the state’s parks. Under the agreement, SBC shouldered the cost of the infrastructure and the logistics of setting up the hotspots on park land. In return, 10 percent of the total revenue from visitors who log in at the park and pay for service goes to California’s State Parks. The other profits go to AT&T.
Wi-Fi for the Customers

But in Ohio and Kentucky, visitors can connect to the Internet for free.

In Kentucky, Wi-Fi is accessible in all 17 resort parks’ common areas, guest rooms, and conference and meeting facilities. The state is considering installing Wi-Fi at some of the busier campgrounds and cottages, according to Kellogg.

Unlike California, Ohio launched Wi-Fi hotspots internally, not contracting with a company for infrastructure and labor.

Because the Ohio Department of Natural Resources didn’t have the initial capital to do full campground coverage, Ohio’s state parks began offering access points at camp stations throughout the state.

“We know we’re probably not going to get whole campground coverage, so our approach is, ‘let’s put the access point right at the camp station (where) in most cases we have a picnic table and a shaded area,’” Hoffman from Ohio said.

And because the department was offering a free amenity to visitors and was doing the work internally, the legislature did not have to take up the issue, according to Hoffman.

“People just want to be able to connect and connect for free,” Hoffman said.

Wireless Internet connectivity, after all, was one of the most requested amenities in the most recent Ohio campground survey last year. So Ohio’s state parks department went to work incorporating the new technology into its strategic plan. That plan outlined the pilot program to provide Wi-Fi to select state park campgrounds by December 2006 and then to provide Wi-Fi to all state park campgrounds within five years—although the last bit, Hoffman admits, was a little too ambitious based on funds to install Wi-Fi and Internet connectivity issues in rural areas much like the ones California faced.

Installing the Wi-Fi hotspots costs Ohio State Parks around $3,000 per location—including hardware and labor, according to Hoffman.

Hoffman doesn’t know that the state parks division will ever recoup the cost—then again, the Wi-Fi wasn’t about recouping the cost, he said.

In Ohio, updating and taking care of the state parks is a priority, according to Hoffman. Wi-Fi was no exception to the services the state was pleased to offer. “It’s within our scope of adding services.”

As far as attracting additional visitors to the parks because of the new Wi-Fi access, it’s still too early to tell, Hoffman said. Although Wi-Fi was being tested as early as 2005 in the parks, it wasn’t officially launched until 2006. Based on East Harbor State Park camping statistics from 2004 to 2007, no substantial increase in visits took place. Hoffman said the number of campground visitors is so weather-related it would be hard to attribute any increase directly to the implementation of Wi-Fi.

“We’re still getting our feet wet with it,” Hoffman said.

Ohio is looking to equip three more parks this summer with Wi-Fi, although that hasn’t been confirmed yet, according to Hoffman.

“Although our strategic plan calls for Wi-Fi at all campgrounds by 2010, we are at the mercy of available commercial broadband,” Hoffman said. “If broadband Internet is available, we’ll offer it to our campers.”

—Mikel Chavers is associate editor of State News magazine and wishes she could get out to state parks more.

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States Use Loan Repayment Programs to Attract Dentists to Underserved Areas

By Tim Weldon
Parts of some states can't seem to attract enough dentists. Some states are responding to that need by offering repayment of dental school loans as an incentive to move to those underserved areas.

Nici Bishop of Phillips County, Colo., sees the lack of dentists in her hometown as a problem on two fronts.

As a mother, Bishop has to drive about 50 miles to take her three children to a dentist in the next county. As the county’s director of economic development, she knows the challenges it creates in attracting employers to her county.

With a population under 4,500, Phillips County in northeastern Colorado has had trouble attracting enough dentists—or any dentists, for that matter. In August 2007, one dentist set up shop in Haxtun, one of two towns in Phillips County, but packed up his dental picks, probes and mirrors just nine months later and left town.

The search is on, again, for another dentist to serve Phillips County.

“There’s part of the infrastructure needs you have to have to build a thriving community, and that’s one piece we’re lacking,” Bishop said.

Phillips County is far from being alone. It’s one of nine counties in Colorado without a dentist. According to data from the U.S. Health Resources and Services Administration, 29 counties in Colorado, and more than 3,700 nationwide, do not have enough dentists. More than 250 counties nationwide have none at all.

David Bowman, a spokesman for the health resources agency, said every state has designated dental Health Professional Shortage Areas. It would take more than 6,700 additional dentists to meet the needs in those counties, according to Bowman.

**Colorado Repays Student Loans**

The problem in Colorado may not be the number of dentists in the state, but how they’re distributed. Although nearly half the state’s counties are designated shortage areas for dentists, only nine states have more dentists per capita than Colorado.

State Dental Director Diane Brunson points out that 80 percent of Colorado’s dentists and 80 percent of the state’s population are located within 25 miles of the Interstate 25 corridor, which spans the state from north to south. That leaves the rest of Colorado isolated and underserved by dentists and other medical professionals.

In 2001, Colorado’s legislature authorized a loan repayment program to encourage dentists to treat underserved populations. It pays off educational loans up to $25,000 per year for two years for dentists who agree to treat underserved patients. The amount of the loan repayment awards is determined by the number of underserved patients the dentist treats each month. Those receiving the maximum award must treat at least 40 patients per month.

Colorado defines underserved patients as those enrolled in Medicaid or the Children’s Basic Health Plan Program, uninsured patients treated on a sliding-fee scale, or low-income senior citizens. Since the program’s inception, more than 120,000 low-income patients in Colorado have received dental treatment from dentists practicing in 13 shortage area counties and five other counties in Colorado with extensive underserved populations.

Colorado’s loan repayment program doesn’t require dentists to practice in underserved areas as long as they agree to treat these patients. In fact, Brunson said most of Colorado’s underserved population lives in Denver, not in the state’s more isolated regions. Geographic distribution, however, is her top criteria in determining which dentists will receive awards.

During the 2006-07 fiscal year, the state earmarked approximately $200,000 from tobacco settlement money for the loan repayment program. That money helped pay student loans for 21 dentists in Colorado last year, including nine who joined the program for the first time.

**A Dentist’s Perspective**

Dr. Boone Karr is one of those dentists. He treats more than 150 underserved patients each month at the Sunrise Community Health Center dental clinic in Greeley, Colo.

Karr graduated from the University of Minnesota’s School of Dentistry in 1997 with $127,000 in student loans. More than 10 years later, he is still paying off those debts. After working for several years at a private dental practice, he accepted a job at Sunrise, a Federally Qualified Health Center for low-income patients. He said Colorado’s loan repayment program influenced his decision to take the job.

“I think it was one of the factors that I considered in accepting the job here, but I don’t think it was the only factor. I looked at it as a nice bonus,” he explained.

According to a survey conducted by the American Dental Education Association, more than 90 percent of dental school graduates have student loan debts. The average debt load for a new dentist graduating in 2007 was $172,627.

Karr calls the loan repayment program a win-win situation. In addition to encouraging greater numbers of dentists to treat low-income patients, the program will help him pare down his student loan debt.

While Karr said he is grateful for the program, he pointed out that state and federal taxes on his loan repayment award reduces the amount he receives by more than a third. “I wish we could increase the amount available and decrease the amount at which they’re taxed,” he added.

**Other States Try Loan Repayment**

Most states offer student loan repayment programs to dentists who practice in underserved areas or who treat underserved populations.

Like Colorado, Maryland’s dental loan repayment program, first funded by the state legislature in 2000, is tied to the number of disadvantaged patients a dentist treats rather than where a dentist practices. However, unlike Colorado, dentists participating in Maryland’s Dent-Care
Loan Assistance Repayment Program receive as much as $30,000 to cover federal taxes in addition to $70,000 in loan repayment over a three-year period.

In return, the dentists must agree to provide treatment to low-income patients enrolled in the Maryland Medical Assistance Program for three years. Those patients must account for at least 30 percent of the total number of clients treated by dentists participating in the loan repayment program.

Many other state loan repayment programs require dentists to practice in designated shortage areas. Examples of those repayment programs include:

- **Texas:** Dentists willing to practice in federally-designated shortage areas can receive up to $10,000 and may also qualify for matching federal funds. In addition to practicing in a designated shortage area, dentists in Texas must agree to accept Medicaid as full payment for services provided and may not deny services based on a patient's ability to pay.

- **North Dakota:** Dentists are required to make a four-year commitment to practice in an underserved area of North Dakota. Preference is also given to dentists who agree to accept Medicaid patients in proportion to the percentage of Medicaid-eligible people in the dental service area, which is 10 percent in most areas of the state. Dentists selected for the program can receive up to $80,000 for student loan repayment over four years.

- **Virginia:** In addition to a loan repayment program, Virginia also provides scholarships to dentistry students at Virginia Commonwealth University who agree to practice in areas with dental shortages. For each year of a scholarship or loan repayment, dentists are obligated to provide one year of full-time service in a state-designated area of need or be employed in a qualifying state facility. In its first two years, the Virginia program has provided 15 loan repayment awards ranging from approximately $10,000 to $15,000. Loan repayment awards in Virginia will vary, depending on public university tuition for the year in which the loan was acquired.

Virginia policymakers are beginning to favor loan repayment for practicing dentists over scholarships to dental students, according to Elizabeth Barrett, manager of the Virginia Oral Health Promotions Unit. "With loan repayment, there’s more of an assurance that the person’s going to do what they say they’re going to do,” she said. “It’s difficult for students to know what they’re going to be doing four years down the line.”

The federal government also operates loan repayment programs for dentists, including the National Health Service Corps, which provides loan repayment to dentists and other health professionals who agree to work full-time in a public or nonprofit location within a shortage area.

However, advocates of state loan repayment programs point out the state programs are often less restrictive to dentists than federal ones. For example, states can set their own rules for where providers may practice and for how long in order to qualify for loan repayment.

"I think because our requirements are less stringent, we can help more dentists financially and overall improve the distribution of dentists in this state,” Barrett said, noting that Virginia does not use federally-designated shortage areas as a criterion to determine where providers can practice.

In addition to practicing in state-designated areas of need, dentists participating in the Virginia loan repayment program also must agree to accept Medicaid as full payment for eligible patients. Barrett said it’s too early to assess how many dentists will remain in underserved areas or continue to accept Medicaid patients after their time in the program ends.

**Effectiveness Questioned**

Despite the enormous debt faced by most new dentists, Brunson doesn’t believe loan repayment programs are necessarily effective in luring dentists to underserved areas. She said dentists often can earn more money practicing in urban areas and are frequently turned off by the lifestyle in rural counties.

A recent survey asking Colorado dentists what factors influenced their decisions on where to practice appears to support her conclusion.

“The location of the community, their scope of practice, the fit between family and the community, and recreational sports and activities were the top decision items … where somebody decided to practice,” Brunson explained. “Loan repayment was second to the bottom.”

In another survey, dentists and medical doctors were asked about the role loan repayment programs played in deciding to practice in underserved areas, Brunson said. While physicians responded that loan repayment programs were important in their decisions, “overwhelmingly, for dentists it was not important,” she said.

“What we have found is that those folks would practice (in an underserved area) anyway. They’re interested in public health,” she added.

However, a 2005 study of 27 state loan repayment programs for dentists by the National Conference of State Legislatures concludes, “loan repayment is cost-effective, is increasing the number of providers in underserved areas and is enhancing access to oral health in those communities.”

A 2004 study of California’s loan repayment program concluded that the program’s cost amounted to just $10 per patient treated by participating dentists. That report also estimated that half the dentists in California’s loan repayment program would remain in underserved areas after they completed the program.

—Tim Weldon is a health policy analyst for The Council of State Governments.
anchorage
alaska
July 16–20, 2008

Hosted by the Alaska Legislature

Leadership for Today and Tomorrow

Join with Western state legislators to explore leadership lessons in one of the most scenic places in America. Don’t miss:

- Four-time Iditarod Winner Martin Buser
- Pulitzer-prize winning historian Doris Kearns Goodwin
- “Flags of Our Fathers” author James Bradley
- Political commentators Bay Buchanan and Donna Brazile
- A spectacular 26 glacier cruise, an afterhours fishing tournament, a rollicking dinner dance with Beatlemania and much much more!

Register Early since hotel space is limited.
Go to www.csgwest.org or call 916-553-4423 for details.
Midwest Focuses on Aging Baby Boomers, Long-Term Care Issues

Attendees of this year’s Midwestern Legislative Conference annual meeting will have the chance to hear from a Pulitzer Prize-winning historian, enjoy commentary from a renowned New York Times columnist and visit one of the nation’s most revered historical monuments.

Marc Freedman will deliver the keynote address on the policy implications of an aging baby boom generation. His presentation will be followed by breakout sessions focusing on long-term care, work force shortages and strategies to engage senior citizens.

New York Times columnist and political analyst David Brooks will share his insights on American culture and how it shapes who we are.

Pulitzer Prize-winner Edmund Morris, the author of several best-sellers on notable U.S. presidents, will close this year’s conference with a look at the leadership lessons today’s elected officials can learn from President Theodore Roosevelt.

This year’s agenda is also packed with policy sessions covering a wide range of issues facing the Midwest and its state legislators.

During the conference, attendees will have the opportunity to attend public policy roundtables that focus on rural schools, corrections reform, campus security, physician-owned specialty hospitals and the future of clean energy.

The conference will also feature a panel on health care reform, during which experts will discuss the states’ role in reforming the nation’s health care system as well as strategies to contain costs and increase access to health care.

Another plenary session will explore options for funding the Midwest’s transportation infrastructure.

The family-friendly conference will also offer attendees the opportunity to visit two of the region’s most famous sites, the Crazy Horse Memorial and Mount Rushmore.

An evening visit to these sites will be preceded by a presentation by Gerard Baker, superintendent of the Mount Rushmore National Memorial, who will explore the rich, diverse culture and heritage of the Black Hills region and its residents.

Register for the conference to be held July 13–16 in Rapid City, S.D., by visiting www.csgmidwest.org or by calling The Council of State Governments’ Midwestern Office at (630) 925-1922.


In addition to sessions on leadership and Western policy issues, this year’s 61st annual CSG-WEST meeting in Anchorage, Alaska, July 16–20, will offer legislators a choice between a daylong leadership training seminar and a full day’s review of international challenges faced by the U.S., Canada and Mexico.

Former Toll Fellows, Western Legislative Academy graduates and others who value continuing education will want to participate in the Annual Legislative Training Assembly. The academy this year includes a session on “How to Conduct a Great Meeting” with Colette Trohan, a certified professional parliamentarian and founder of A Great Meeting Inc. Julie Germany, director of the Institute for Politics, Democracy and the Internet, will help lawmakers with best practices in e-communications. Michael Shadow, international media consultant, will spend an afternoon on lessons in persuasive legislative communications.

Lawmakers and participants who follow international activities in the U.S., Canada and Mexico will want to take advantage of the first-ever CSG-WEST North American Summit. The summit will give participants an opportunity to learn and discuss the challenges and opportunities facing the United States, Canada and Mexico and their impacts on Western states. Topics will include the Security and Prosperity Partnership of North America, energy, high priority corridors, tourism and enhanced driver’s licenses.

Provocative, high-level speakers from government and the private sector from all three countries will lead sessions designed to promote recommendations that will further North America integration and cooperation.

Hotel space for the CSG-WEST annual meeting is booking quickly. For information on remaining hotels, call (916) 553-4423 or visit www.csgwest2008.org.
New CSG Project to Focus on Transportation, Human Services

Comparative data across states with similar characteristics could provide state officials and their constituents with a solid basis to assess the results of state services and to identify and encourage better practices—and better results. But so far, that comprehensive system does not exist.

The new National State Comparative Performance Measurement Project wants to change that. The group will focus on key issues affecting state governments and their residents, including tracking state performance and results in the areas of transportation and human services. As a part of the new project, the Transportation Working Group met for the first time in Washington, D.C., April 7–8, setting the stage for what transportation outcome indicators will be collected and used throughout the project.

The new project is a collaborative effort of The Council of State Governments and the Urban Institute. The two organizations received a grant from the Alfred P. Sloan Foundation to develop a process for looking at service performance across the states. Through the National State Comparative Performance Measurement Project, CSG and the Urban Institute will develop and test a process where data on the outcomes of selected state services will be annually collected, analyzed and reported to the states and their residents.

The project was developed around the idea that state government officials and the public increasingly want to know if dollars are being used in an efficient and effective manner. Services residents receive for tax dollars are becoming a major concern for state government agencies. State agencies provide services directly or indirectly to residents as a whole or to selected groups—such as those with special needs.

The project aims to provide comparative performance data so states can better set reachable targets for their services as well as identify successful state practices. It is guided by a steering committee and two working groups—one for transportation and one for human services—consisting of state government representatives and citizens.

To learn more about this project, please contact Jennifer Burnett at jburnett@csg.org.
This calendar lists meetings as designated by CSG’s Annual Meeting Committee. For details of a meeting, call the number listed. “CSG” denotes affiliate organizations of CSG. Visit www.csg.org for updates and more extensive listings.

Other meetings have value to state officials. Purchase a meeting listing by calling (800) 800-1910 or by e-mailing sales@csg.org. Announce your meetings to thousands in the state government market through an advertisement or a Web listing.

June 2008

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<tr>
<th>Date</th>
<th>Event Description</th>
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<tbody>
<tr>
<td>June 7-11</td>
<td>National Association of State Chief Administrators (NASCAC) &amp; National Association of State Facilities Administrators (NASFA) National Conference &amp; Resource Expo—Jackson, WY—Jackson Lake Lodge. Contact Marcia Stone at (859) 244-8181 or <a href="mailto:mstone@csg.org">mstone@csg.org</a>.</td>
</tr>
<tr>
<td>June 14-18</td>
<td>National Association of State Technology Directors (NASTD) Southern Regional Summer Seminar—Little Rock, AR—Peabody Little Rock Hotel. Contact Pamela Johnson at (859) 244-8184 or <a href="mailto:ppjohnson@csg.org">ppjohnson@csg.org</a>.</td>
</tr>
<tr>
<td>June 22-24</td>
<td>CSG Interbranch Summit of the States—Bismarck, N.D. Contact registration at (800) 800-1910 or <a href="mailto:registration@csg.org">registration@csg.org</a>.</td>
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July 2008

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<th>Date</th>
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<tr>
<td>July 11-15</td>
<td>CSG/Southern Legislative Conference—62nd Annual Meeting—Oklahoma City, OK—Contact Elizabeth Lewis at (404) 633-1866 or visit <a href="http://www.scatlanta.org">www.scatlanta.org</a> for more information.</td>
</tr>
<tr>
<td>July 12-16</td>
<td>National Association of State Personnel Executives, Annual Meeting (NAPSE)—Oklahoma City, OK. Skirvin Hilton Convention Center. Contact Leslie Scott at (859) 244-8182 or <a href="mailto:lscott@csg.org">lscott@csg.org</a>.</td>
</tr>
<tr>
<td>July 13-16</td>
<td>CSG/Midwestern Legislative Conference—63rd Annual Meeting—Rapid City, SD. Contact Cindy Andrews at (630) 925-1922 or <a href="mailto:candrews@csg.org">candrews@csg.org</a>, or visit <a href="http://www.csgmidwest.org">www.csgmidwest.org</a> for more information.</td>
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<tr>
<td>July 16-20</td>
<td>CSG/CSGWEST Annual Meeting—Anchorage, AK—The Hotel Captain Cook. Contact Cheryl Duvaucheille or Lolita Urrutia at (916) 553-4423 or <a href="mailto:csge@csg.org">csge@csg.org</a>.</td>
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August 2008

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<tr>
<td>Aug. 3-6</td>
<td>CSG/American Probation and Parole Association—33rd Annual Training Institute—Las Vegas, NV—Rio All-Suite Hotel. Contact Kris Chappell at (859) 244-8204 or visit <a href="http://www.appa-net.org">www.appa-net.org</a>.</td>
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<tr>
<td>Aug. 8-12</td>
<td>CSG/Midwestern Legislative Conference—14th Annual Bowhay Institute for Legislative Leadership Development (BILLD)—Madi-son, W—Fluno Center of Executive Education. Contact Laura Tomaka at (630) 925-1922 or <a href="mailto:tomaka@csg.org">tomaka@csg.org</a>, or visit <a href="http://www.csgmidwest.org">http://www.csgmidwest.org</a> for more information.</td>
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<tr>
<td>Aug. 10-13</td>
<td>CSG/ERC 48th Annual Meeting and Regional Policy Forum—Atlantic City, NJ—Sheraton Hotel. Contact Pamela Stanley at (212) 482-2320 or <a href="mailto:pstanley@csg.org">pstanley@csg.org</a>.</td>
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<tr>
<td>Aug. 18-21</td>
<td>National Association of State Treasurers (NAST) Annual Conference—Rockport, ME—Samoset on the Ocean Resort. Contact Adnée Hamilton at (859) 244-8174 or <a href="mailto:ahamilton@csg.org">ahamilton@csg.org</a>.</td>
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<tr>
<td>Aug. 23-27</td>
<td>National Association of State Technology Directors (NASTD) 31st Annual Conference &amp; Technology Showcase—Boston, MA—Seaport Hotel &amp; World Trade Center. Contact Pamela Johnson at (859) 244-8184 or <a href="mailto:ppjohnson@csg.org">ppjohnson@csg.org</a>.</td>
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September 2008

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<tr>
<td>Sept. 8-11</td>
<td>CSG/National Emergency Management Association—NEMA Annual Conference—Portland, OR—Contact Karen Cobulisi at (859) 244-8143 or <a href="mailto:kcobulisi@csg.org">kcobulisi@csg.org</a>.</td>
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<tr>
<td>Sept. 8-11</td>
<td>Interstate Commission for Adult Offender Supervision (ICAO S)—Annual Business Meeting—Palm Springs, CA—Wyndham Palm Springs Hotel. Contact Barno Saturday at (859) 244-8235 or <a href="mailto:bsatur-day@csg.org">bsatur-day@csg.org</a>.</td>
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<tr>
<td>Sept. 20-24</td>
<td>CSG/Southern Legislative Conference—Center for the Advancement of Leadership Skills (CALS)—Norman, OK—University of Oklahoma and the Carl Albert Congressional Research and Studies Center. Contact Lori Jones-Rucker at (404) 633-1866 or <a href="mailto:jones-rucker@csg.org">jones-rucker@csg.org</a>.</td>
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December 2008

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<tr>
<td>Dec. 4-7</td>
<td>CSG 75th Anniversary Celebration—Annual Conference—Omaha, NE. Contact registration at (800) 800-1910 or <a href="mailto:registration@csg.org">registration@csg.org</a>.</td>
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Spring and Fall 2008

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<th>Date</th>
<th>Event Description</th>
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<tbody>
<tr>
<td>Aug. 9-12</td>
<td>CSG/Midwestern Legislative Conference—64th Annual Meeting—O verland Park, KS. Contact Cindy Andrews at (630) 925-1922 or <a href="mailto:candrews@csg.org">candrews@csg.org</a>, or visit <a href="http://www.csgmidwest.org">www.csgmidwest.org</a> for more information.</td>
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<tr>
<td>Aug. 15-19</td>
<td>CSG/Southern Legislative Conference—Annual Meeting—Williamsburg, VA. Contact Liz Purdy at (202) 624-5897 or <a href="mailto:ltpurdy@sso.org">ltpurdy@sso.org</a>.</td>
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May 2009

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<tr>
<th>Date</th>
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<tbody>
<tr>
<td>May 16-19</td>
<td>CSG 2009 Spring Conference—Coeur D’Alene, ID. Contact registration at (800) 800-1910 or <a href="mailto:registration@csg.org">registration@csg.org</a>.</td>
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August 2009

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<tbody>
<tr>
<td>Aug. 9-12</td>
<td>CSG/Midwestern Legislative Conference—65th Annual Meeting—Charlotte, NC. Contact Cindy Andrews at (630) 925-1922 or <a href="mailto:candrews@csg.org">candrews@csg.org</a>, or visit <a href="http://www.csgmidwest.org">www.csgmidwest.org</a> for more information.</td>
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November 2009

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<th>Date</th>
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<tbody>
<tr>
<td>Nov. 12-15</td>
<td>CSG 2009 Annual Conference—Palm Springs, CA. Contact registration at 800-800-1910 or <a href="mailto:registration@csg.org">registration@csg.org</a>.</td>
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July 2010

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<tbody>
<tr>
<td>July 31-Aug. 4</td>
<td>CSG Southern Legislative Conference—64th Annual Meeting—Charleston, SC. Contact Elizabeth Lewis at (404) 633-1866 or <a href="mailto:elewis@csg.org">elewis@csg.org</a>.</td>
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August 2010

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<th>Date</th>
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<tbody>
<tr>
<td>Aug. 8-11</td>
<td>Midwestern Legislative Conference—65th Annual Meeting—Toronto, ON, Canada. Contact Cindy Andrews at (630) 925-1922 or <a href="mailto:candrews@csg.org">candrews@csg.org</a>. Visit <a href="http://www.csgmidwest.org">www.csgmidwest.org</a> for more information.</td>
</tr>
<tr>
<td>Aug. 22-24</td>
<td>CSG/Southern Governors’ Association (SGA) Annual Meeting—Williamsburg, VA. Contact Liz Purdy at (202) 624-5897 or <a href="mailto:ltpurdy@sso.org">ltpurdy@sso.org</a>.</td>
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</table>
Although the federal government tends to get more attention, state officials are often on the front lines of cutting-edge trends and issues. On the other hand, sometimes in the community of state governments, the more things change, the more they stay the same.

In print since 1958, State News (formerly State Government News) has chronicled many of the changes … and continuities. Here’s what we reported on:

**40 years ago—June 1968**

**Henry Toll Honored**

Henry W. Toll, the founder and former director of The Council of State Governments, was named the first recipient of the Frank E. Johnson Memorial Award for outstanding public service, according to an article in the June 1968 issue of State Government News. Toll received the award in Denver May 9, 1968. The award was named for a former distinguished regional director of the U.S. Labor Department’s Bureau of Employment Security. The plan was to give it annually in recognition of outstanding public service.

Toll was recognized for his efforts to create first the American Legislators Association in the 1920s, and then launching CSG in the 1930s. He served as executive director for CSG until 1938 and was later named honorary president. The State Government News article noted that Toll was still an active working member of CSG’s executive committee in 1968.

**25 years ago—June 1983**

**States Bet on Lotteries for Budgets**

A continuing recession and record unemployment in the 1980s forced several states to increase unemployment taxes or reduce benefits to keep their funds solvent, according to an article in the May 1983 State Government News.

The number of states establishing lotteries in an effort to raise money for state coffers was rising in 1983. Three states and Washington, D.C., added lotteries in the early 1980s, joining 14 other states with an established lottery, according to a June 1983 State Government News article. The magazine surveyed states with lotteries and found most states were happy with them. The survey found that states were primarily interested in the money generated from the games, and that those states with bigger populations grossed the most with lottery sales. Lottery revenue was allocated to the general fund in several states and to education, infrastructure, capital construction, parks and debt retirement in others.

Not everyone was happy with the lottery, fearing the states could get hooked on those proceeds. Then-Gov. Harry Hughes of Maryland noted that the lottery in his state had grown to be the third largest revenue producer for the state. “So, from a practical standpoint, even though you may not like it, it makes it difficult to do something about doing away with it.” Others criticized lotteries saying they were taxes on the poor or that they generate law enforcement problems or invite organized crime.

**Update**

Rising prices of gasoline stoked fears of some state lottery officials as early as 2005 that sales of scratch-off lottery tickets would fall because people didn’t have the extra cash to buy tick-

**10 years ago—June/July 1998**

**Low-Cost Electricity Still Not a Reality**

State innovations were spurring powerful changes in the electricity industry in the late 1990s, according to an article in the June/July 1998 issue of State Government News. Eighteen states were transforming their closely regulated power monopolies into competitive businesses on the promise of greater energy efficiency and lower electricity rates. The fad started with California, which was followed by Rhode Island in January 1998 and Massachusetts in March 1998.

But the article pointed out the competitive market could take years to develop and drive costs down. In addition, the article said efforts to establish a competitive retail electricity market are slow and painstaking because the electricity industry is enormous, complex and essential to public welfare.

**Update**

By 2000, the fad launched by California in 1996 had faltered, according to a 2005 article on Stateline.org. Several states soured on the effort to open the electricity market to competition following the 2000–2001 California energy crisis, the financial scandals of energy-giant Enron and the Northeastern blackout of 2003. Several states—including Arkansas, California, Montana, Nevada, New Mexico and Oklahoma—changed course and abandoned or delayed deregulation. Oregon had limited competition, and Illinois and Michigan pulled back from utility restructuring.

Charles Acquard, executive director of the National Association of State Utility Consumer Advocates, said in 2005, “Nobody’s benefited from deregulation—period, end of story.” Javier Barrios, of the Good Energy consulting firm, said deregulation benefited industrial consumers in many states, but individual consumers saw no benefits.

A 2004 study by the Cato Institute, a nonprofit libertarian public policy research foundation in Washington, D.C., found deregulation did not lower the price of electricity, especially in states where power was most expensive.
Who was the first woman to serve as a governor in the United States? How many school districts are in each state? Which states will hold legislative elections in 2007? How many bills were passed during the 2006 state legislative sessions? How many judges sit on each state supreme court? Which states have legislative term limits? Who was the first woman to serve as a governor in the United States? How much to state officials earn each year? Which states have the most legislators?