

Hello Constituents,

Life is never dull...that is a good thing! Even though we are not in Session there are retained Bills in many committees that need attention, so I do get to Concord at least once a week. I am in a discussion group on Religion and Politics that was set up through the NH Humanities Council...we have been discussing religion in the White House, euthanasia, civil unions, etc...it is never boring. I have been told by one member of the group that I am not married, we have a civil union...Jon and I have no children by choice...that is fine.

One Bill that I am following is HB267 in Commerce. That Bill is about the Pay Day Lenders...predatory lenders to be exact. Pay Day loans often cause repeat borrowing, leading to a debt trap that is very difficult to get out of so that you can move forward. For starters it needs to have a cap and that has been discussed to be 36% as opposed to the 1000% that can result in taking out these EMERGENCY loans. Please, when you are in an emergency situation please talk with your town office, your church and other programs that may be able to help you before resorting to a loan that will possibly put you in to perpetual indebtedness. Many of our Welfare recipients are the result of payday loans so this becomes a societal problem! Please go on line and read about this issue and contact the Representatives on the Commerce Committee with your thoughts. Matthew Houde is on Commerce so we are lucky!

I know that many of you are wondering why we are not getting paved...I did get a DOT map that shows all of the projects for 2007 and we are not in the loop for new pavement...Matthew and I can not take any blame for that...it was before our time!

I have introduced a Bill addressing necessary shelter for dogs...Petey, Darla, Cladia, my friend Heidi Jones and I went in to Concord last Sunday for the Million Dog March which was held at the State House...we were pleased with the support we had and had a fun day though it was very cold. The Bill deals with protection from the elements, dry housing and safe conditions for our "Best Friends"!

Be sure to look in the local papers for flu clinics...and do think about getting your pneumonia vaccination...call your doctor if you have any questions!

MEDICARE D...enrollment dates are November 15th through December 31st. If you have any questions with Medicare please call **ServiceLink** at 1-866-634-9412 toll free.

ServiceLink is your link to information and support services within your community. It is our connection for Independent Living and Healthy Aging! Health care needs, transportation, support groups and counseling, housing, mental health issues, meals, nursing needs, respite care, financial planning and much more...please call them.

NH will be the first in the nation for our presidential primary...it may be early this year! I do hope that all of you are following your candidate and you are really looking at the issues to be sure that the candidate that you favor is truly on your side. Be careful of what politicians are saying about one another...it does get dirty...look at the facts...look at voting records, etc... Many of you know that I am in support of **Barack Obama** and have been for some time...not once have I questioned my choice...please be an educated voter and do vote!

Have a wonderful Thanksgiving and we will "talk" next month.

Cheers,

Carla Skinder