

Contact: Lorraine Waddill, Legislative Assistant (804) 698-7810

John C. Watkins
10th District
Senate of Virginia

February 23, 2007

JOHN WATKINS TALKS ABOUT THE FINAL DAYS OF THE SESSION

By the time you read this, the 2007 session of the General Assembly will probably have come to a close. As I write this, final action is being taken on legislation, negotiations on the budget are wrapping up, and work continues on reaching a compromise for transportation funding.

Although there are bills that still need action, many critical pieces of legislation have already been passed by the House and the Senate and sent on to the Governor. Just based on the work that has already been completed, this has proven to be one of the most productive sessions of the General Assembly in recent memory.

This session, the Assembly passed legislation to reform the payday lending industry. In its current form, payday loans have put some low-income families in a never-ending cycle of debt that prevents them from getting ahead economically. As the bill is currently written, it provides a mechanism for the tracking of payday loans that will lessen the abusive use of these loans. It will do this by maintaining a data bank system that will prohibit the stacking of payday loans. It will also prevent a person from taking out a second payday loan to pay off the previous loan. This legislation has been very contentious, and some would prefer that the payday loan statutes be entirely revoked. I am concerned that taking that direction would merely free up the unregulated "loan sharks" to fill the void. For that reason, I supported the modifications to the payday lending law. As this is written, this bill is in a conference committee.

Two important pieces of road safety legislation are also being sent to the Governor. One bill will ban cell phone use by teens while they are behind the wheel. This is common-sense legislation that will protect young, inexperienced drivers who are more likely to be distracted by cell phone usage, creating potentially dangerous situations. The other bill will allow localities to install "red-light" cameras to monitor intersections for dangerous drivers who run red lights. Some of the most violent and deadly crashes happen because of red light violations and these cameras are proven deterrents to those who ignore traffic signals.

As always, if you ever have any questions, comments, suggestions or concerns, I would like to hear from you. Please contact me or my staff if you have questions or suggestions about any of the issues that come before the General Assembly.

John Watkins
(804) 698-7510
District10@sov.state.va.us

Please check our new web site at www.senatorjohnwatkins.com