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(FORM UPDATED: 08/11/2010)

WISCONSIN STATE LEGISLATURE ...
PUBLIC HEARING - COMMITTEE RECORDS

2005-06

(session year)

Senate

(Assembly, Senate or Joint)

Committee on ... Job Creation, Economic
Development and Consumer Affairs (SC-JCEDCA)

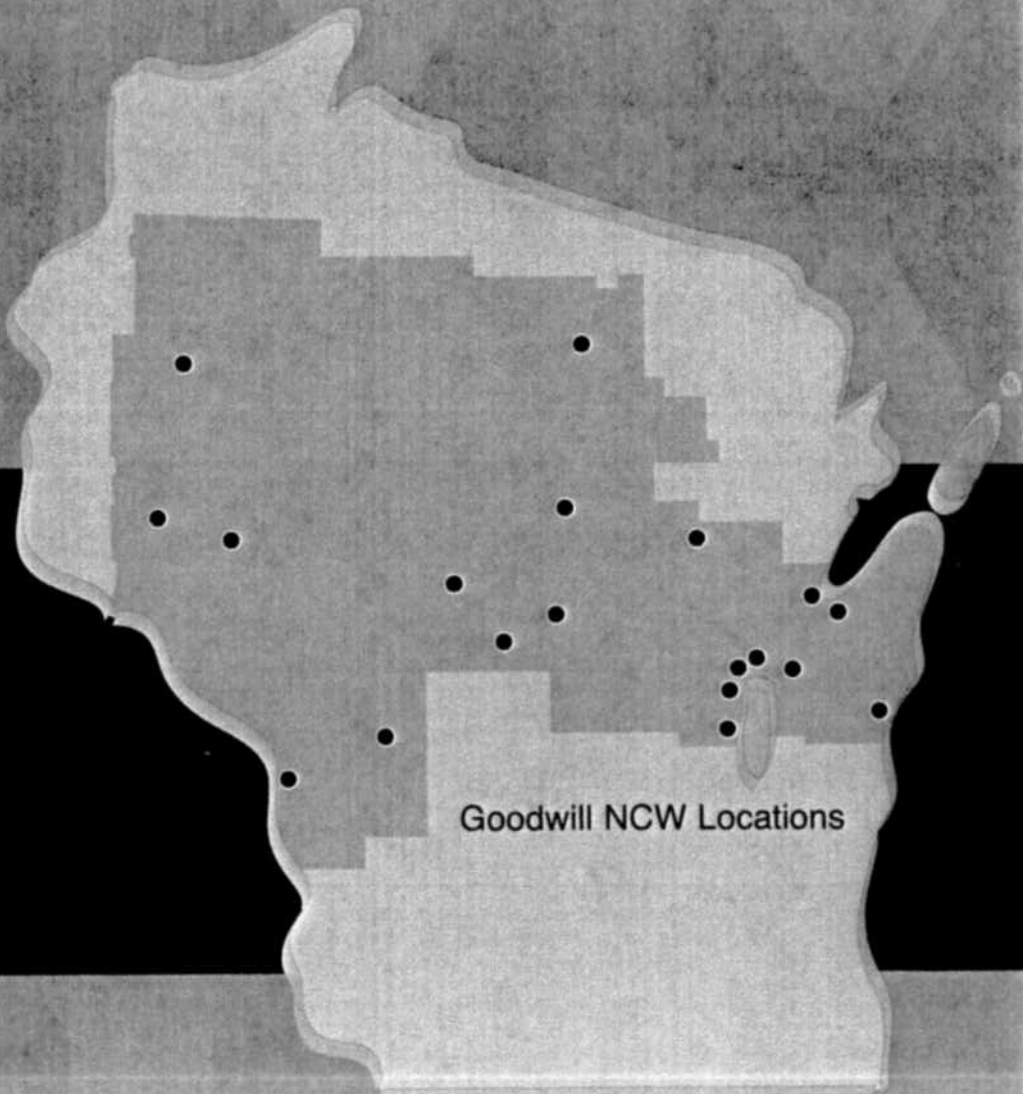
COMMITTEE NOTICES ...

- Committee Reports ... **CR**
- Executive Sessions ... **ES**
- Public Hearings ... **PH**

INFORMATION COLLECTED BY COMMITTEE FOR AND AGAINST PROPOSAL

- Appointments ... **Appt** (w/Record of Comm. Proceedings)
- Clearinghouse Rules ... **CRule** (w/Record of Comm. Proceedings)
- Hearing Records ... bills and resolutions (w/Record of Comm. Proceedings)
(**ab** = Assembly Bill) (**ar** = Assembly Resolution) (**ajr** = Assembly Joint Resolution)
(**sb** = Senate Bill) (**sr** = Senate Resolution) (**sjr** = Senate Joint Resolution)
- Miscellaneous ... **Misc**

Ten Collaborations That Have Changed Our Corner of the World



Goodwill NCW Locations

COLLABORATION
CHALLENGE



Delegate Assembly - 2000



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Dear Friends,

Welcome to Appleton and the Fox Cities! We are absolutely delighted to be your hosts for the 2005 Goodwill Industries International Delegate Assembly, and we hope you already sense that there is something very special about this region we call home.

Our mission as Goodwill Industries of North Central Wisconsin is clear:

Goodwill NCW will improve the community by improving the lives of its people through services, partnerships, collaborations and the responsible use of community resources.

So, it's no accident that an important part of our work over the past few years has been identifying partnerships and collaborations throughout our territory that help leverage the opportunities to work together to make our corner of the world a better place.

We're pleased to share with you overviews of ten of those collaborations in this booklet. If you'd like more details about any of them, just ask and we'll connect you with people who can tell you more.

By the way, we've even chosen to reinforce our collaborative nature in our Goodwill identity. The intersecting "o"s in our name not only reflect a contemporary, somewhat whimsical, treatment, they are intended to communicate "cooperation," "collaboration," and "strategic alliance."

This booklet also includes some words from our sponsors – our local ones. We're blessed in the Fox Cities to have a number of valuable corporate partners. We feature them here so you know who they are and can help us say thanks to them for working together with us.

Finally, a great big Wisconsin welcome to *The Highwaymen*, a collaboration of a different sort. When they first started making music together at Wesleyan University in 1958, they helped change the music scene: they were a major influence in the folk music revival of the 1960s. A federal judge, a retired college administrator, a bank vice president and a composer/arranger, they still perform together occasionally – and we are privileged to experience this rare treat.

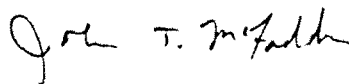
We're especially honored, of course, to welcome back "one of our own." Steve Butts, the college administrator of the group, served Lawrence University in Appleton for the past nine years and is a former member of the Goodwill NCW Board.

And, we welcome you. So, sit back, relax and enjoy this wonderful concert and the reception afterward, and get ready for some exciting collaboration challenges ahead!

Sincerely,



Bob Pedersen
President & CEO
Goodwill NCW



John McFadden
Board Chair
Goodwill NCW

June 25, 2005

Rotary Southern Africa Medical Program (SAMP) — 1995

The opportunity

Through the Appleton Rotary Club, Goodwill leaders became aware of a great need for medical supplies and equipment in southern Africa, particularly in Swaziland, Zimbabwe and Malawi. We also knew that local hospitals had a surplus of durable medical goods they could no longer use, as well as unused (but paid for) hospital packs, syringes, medicines and other materials that could not legally be re-dispensed in the United States. Instead, they were destined for landfills.

The partners

The Appleton Rotary Club, Rotary Clubs throughout District 6220, Goodwill NCW, WC Patterson Company, local hospitals and clinics, private physicians, local retailers and businesses.

The solution

Rotary and Goodwill NCW organized an efficient process to collect excess medical supplies across the Fox Cities. Goodwill stores the goods in its warehouse, and organizes monthly packing evenings; Rotarians volunteer their time to pack the wheelchairs, crutches, prosthetics, examination/medical supplies, medicines, etc. into large containers for shipment. Goodwill sends them on their way to their final destinations.

The result

While still serving southern Africa, the project has expanded to include Russia, Nicaragua, Jamaica and Afghanistan, and is now known as the Sharing Around (the World) Medical Program. During the past 10 years, it has delivered the equivalent of thirty 40-foot containers totaling more than 350,000 pounds (175 tons) of medical merchandise – which would otherwise have been wasted – to countries in need.



Sack It to Goodwill — 1996

The opportunity

The Sack It to Goodwill concept emerged out of discussions with The Post-Crescent, our regional newspaper (Saturday circulation 60,000), in the mid-'90s about how it could help support Goodwill's upcoming capital campaign. Upon hearing about the need for increased donation of goods, especially during the winter months, the editor suggested the paper could help raise awareness.

The partners

The Post-Crescent, Goodwill NCW, a local printer who donates the bags, the Boy Scouts, the National Guard, Alltel Cellular, LongVANS, Express Convenience Centers, and many other volunteers.

The solution

The newspaper prints a paper insert, created by Goodwill NCW, which describes the need for merchandise and the process for donating; tucked inside is a folded 22" X 36" plastic sack. Readers are asked to fill the bags with gently used clothing and household items, and put them curbside on a mid-March Saturday morning. They are picked up by Boy Scouts, National Guard members, local church youth and high school groups, Goodwill team members and other volunteers.

The result

During the past 10 years, more than 1,360 tons have been collected through our Fox Valley Sack It collaboration. This past spring, we took in a record 331,000 pounds, despite having to extend the collection because of a snowstorm the day of the event.

In addition, the added visibility for Goodwill and the value of donating has resulted in a steadier stream of donated merchandise throughout the year. Previously, there were seasons in which we would need to lay people off because we did not have enough donated merchandise; since Sack It began, we have not had to do that.

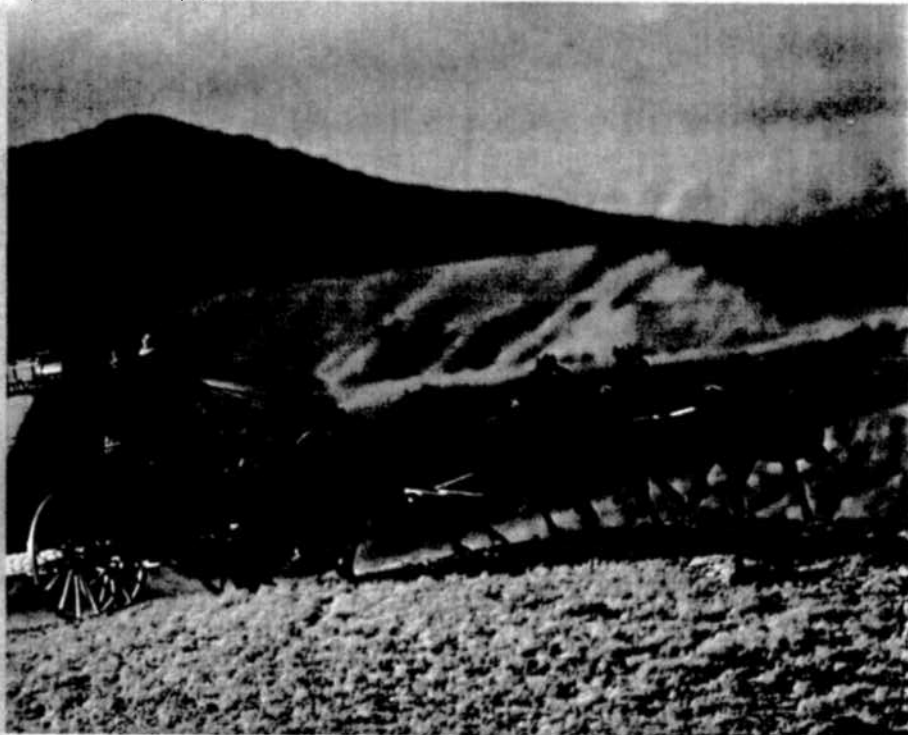
In addition, parts of this model have been replicated in other communities, including Green Bay, where we partnered with the Salvation Army this spring for a joint campaign.





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Wells Fargo has a permanent stake in the future of our communities. As a leading provider of a full range of financial services, Wells Fargo's vision is to satisfy all of our customers' financial services needs and help them succeed financially. Equally important is our commitment to helping the communities we serve grow and prosper – especially through our team member volunteerism and financial contributions.

An education, a job, a decent, affordable place to live – we consider these to be primary building blocks of the communities we serve, and they are the focus of our programs for investing in our communities. Education is vital to happiness and prosperity – the key that helps open the door to a good job and to bright future. We believe it is our duty to make sure Wells Fargo does all it can to help people get that education, so we're especially proud of our *Team Up For Schools* program. Last year, Wells Fargo donated more than \$2.9 million to schools and more than 1200 public school districts in Wells Fargo's 23 regional banking states received donations.

Wells Fargo also recognizes the importance of learning through *Hands on Banking* and *El futuro en tus manos*, financial education programs – in English and Spanish languages – that teach kids, teens, high school students and adults the basics of good money management. Everyone is interested in money and how to be a better money manager. It's never too early, nor too late, to gain new knowledge and skills that will help build a solid financial future. Developed by Wells Fargo as a free public service, *Hands on Banking* and *El futuro en tus manos* are available on the Internet, as a CD-ROM, and via printed curricula.

We partner with many groups that share a commitment to affordable housing – including Habitat for Humanity. Thousands of Americans are realizing their dreams of home ownership through Wells Fargo team members' volunteer efforts and the financial support of the Wells Fargo Housing Foundation.

To help families in need, at-risk youth, the elderly and the homeless, we have formed strong partnerships with community-service organizations such as Goodwill Industries. Donations are an important element of these partnerships, and equally important are the thousands of volunteer hours and the creative energy contributed by our team members. We're proud that Wells Fargo's team members contribute thousands of hours of personal time to their communities each year.

Our team members' enthusiasm also fueled Wells Fargo's Community Support Campaign this year. In 2003, Wells Fargo team members donated over \$17 million dollars to important community causes. Wells Fargo made a commitment 153 years ago to support the communities we serve. We continue today with a commitment – throughout our territory and right here in Wisconsin – to honor our heritage by working together on behalf of all our neighbors.

The Goodwill Community Center — 1997

The opportunity

In the mid-90s, the Goodwill NCW store in Menasha, Wisconsin had some extra interior space: the sorting and processing of used goods had been decentralized to the individual stores and Goodwill continued to implement its philosophy that individuals with special needs be employed in community, whenever possible, rather than in sheltered work environments. The store was located on 16 acres of land near the border of three Wisconsin counties, with access to major highways and bus routes.

About the same time, the local free community clinic was looking to move from its cramped quarters in downtown Appleton to better serve the growing number of the region's uninsured patients. And, the local United Way was looking for a cost-effective way to expand its office space to meet ever-expanding needs.

The partners

Goodwill Industries of North Central Wisconsin, The Fox Cities Community Clinic (now the Fox Cities Community Health Center), United Way Fox Cities

The solution

The creation of The Goodwill Community Center, which has brought human services together to share resources, save on administrative expenses, collaborate on programs and services and, most importantly, better serve the people in our community who need those services.



The result

The Goodwill Community Center includes the Menasha Goodwill store/training center, the Goodwill NCW corporate offices, some twenty Goodwill NCW programs and services and 26 not-for-profit campus partner organizations. Collectively these groups serve more than 100,000 people annually either on campus or in the community.

Current campus partners as of 6/1/05 are:

CAP Services, CESA 6/Menasha Alternative School, Children's Service Society, Epilepsy Foundation, Family Services of North East Wisconsin, Fox Cities Community Health Center, Fox Cities Workforce Development Center (including 13 individual organizations), Fox River Valley Alternative School/CESA 6, Habitat for Humanity, Juvenile Diabetes Research Foundation, The Leukemia & Lymphoma Society, Rawhide Boys' Ranch and United Way Fox Cities

The 16-acre Community Center campus includes room for expansion, and Goodwill NCW welcomes the opportunity to talk with other potential campus partners.

Promoting and celebrating diversity — 2001

The opportunity

Not too many years ago, diversity in the Fox Cities meant Germans and Dutch and Polish, and the only non-white who might be seen was an occasional Green Bay Packer or a foreign student at Lawrence University. Today our area is rich with a mix of nationalities, ideas, languages, and lifestyles. What role could Goodwill NCW play in helping to welcome people of richly diverse backgrounds and beliefs?

The solution, the partners and the result

Goodwill's founder Edgar Helms respected the diversity of the immigrant population in South Boston in the early 1900s and initiated a number of services to champion their acceptance into society. Likewise, Goodwill NCW made a conscious decision at the turn of the 21st Century to celebrate the diversity that was beginning to enrich our corner of the world.

In 2001-2002, Goodwill partnered with a diverse group of community leaders to facilitate town-hall style meetings and a cross-community planning coalition to discuss local diversity needs. That identified the need for a multicultural center – both a place where people of all backgrounds could come together, and an organization that would promote cross-cultural learning and enrichment.

When the Rotary Club of Appleton stepped forward with a significant gift in 2003 as part of Rotary International's 100th anniversary, the idea became reality. The **Fox Cities Rotary Multicultural Center**, 128 N. Oneida St., Appleton, was dedicated on February 22, 2005.

A chance conversation between Appleton high school student Sarah Marjenka and Shannon Kenevan in 2000 included a "what if" question: "What if there were a place where individuals of all backgrounds, ideals, and beliefs could come together and be respected?" Over time, that idea developed into **Harmony Café**.

First, Harmony was a traveling group that had ad hoc meetings in local restaurants, meeting rooms or other locations. In early 2002, it became a program of Goodwill NCW, and plans began to take shape for it to become the "café" that its name implied it was. Harmony Café opened for business on October 20, 2003 at 124 N. Oneida St., Appleton, and now serves 75-150 customers and program participants each day.

The Intertribal Community Center was a fledgling group created to serve off-reservation Native Americans in the Fox Valley. It became a Goodwill NCW program in 2001, which provided more financial stability, shared resources, and a location to which American Indians could come to link to important services and educational programs. In May 2003, the group now known as the **American Indian Center of the Fox Valley** became the first resident member of the Fox Cities Rotary Multicultural Center. The group is working toward the day when it will launch out from Goodwill and become a self-sufficient 501(c)(3) organization.

Latino Link and the **African Heritage Society** were two not-for-profit groups who found a home at the Goodwill Community Center, grateful for the meeting space, shared services and team camaraderie the Center would provide. Both independent 501(c)(3) organizations, they will soon be relocating to the Fox Cities Rotary Multicultural Center in downtown Appleton.



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At Kobussen Buses, the term "family business" is no mere marketing slogan. As a family-owned business since 1938, their philosophy has always been to treat clients like part of our family.

Kobussen Buses employs nearly 400 dedicated people who operate an entire fleet of luxury motor coaches, school buses and charter vehicles.

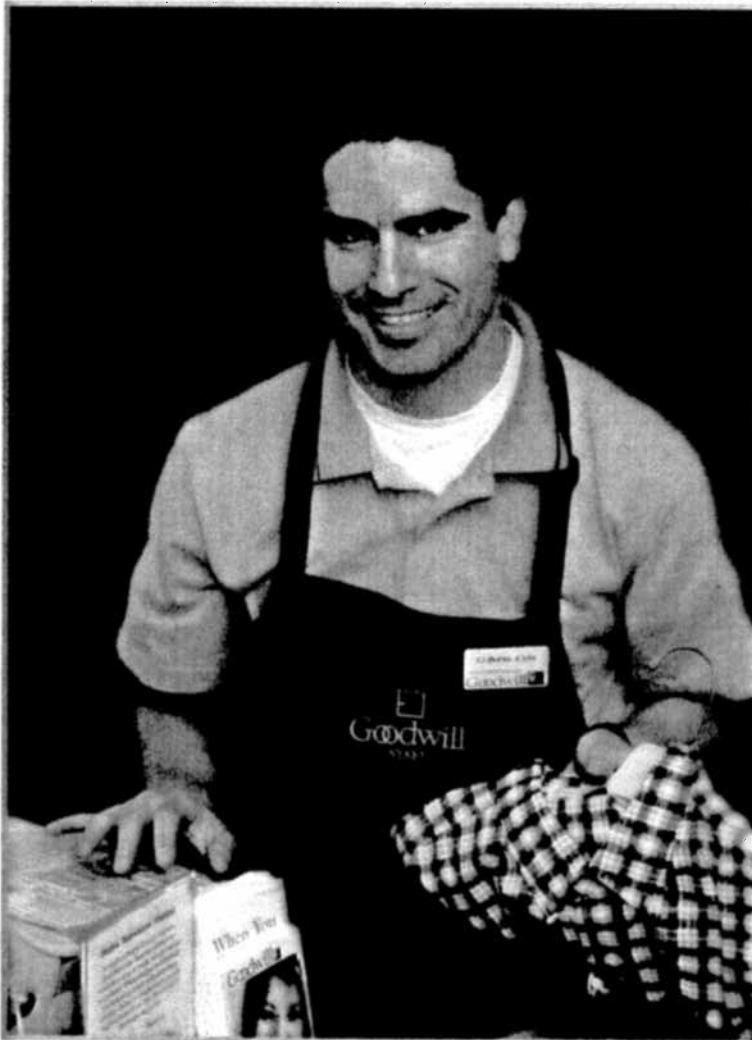


Kobussen Buses has provided services to Goodwill NCW for many years and we are proud that Kobussen Buses Limited is one of Goodwill NCW's 2005 Corporate Partners.

Emergency Assistance Vouchers — 1991

The opportunity

Throughout our territory, there were people who had emergency needs that clothing and household items from Goodwill stores could help satisfy. Counties and communities had developed processes to screen and track those who needed assistance, both to assure the help was reaching those who needed it, and to make it more difficult for people to take advantage of the system. Further, Goodwill did not want to be in the business of verifying need and tracking recipients.



The partners

Goodwill NCW and over 400 regional and local not-for-profit agencies and services (including the American Red Cross, Salvation Army, county human services departments, and many others).

The solution

Through the Emergency Assistance Voucher program, Goodwill NCW gives \$25 vouchers to not-for-profit organizations in all of our store communities to distribute to people in need. Those people present the vouchers to get free emergency clothing and household items to help them get back on their feet.

The result

The dollar value of these emergency vouchers has risen steadily — and totalled \$497,580 in 2004 alone. We plan to extend this collaboration in the future by finding corporate partners who will fund the emergency voucher program, freeing up dollars to be able to use for other Goodwill programs.

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About *The Highwaymen*

The Highwaymen started singing together in 1958 at Wesleyan University in Middletown, Connecticut. Inspired by Pete Seeger and The Weavers, they began to sing folk music, and are credited by many with launching the folk music revival of the 1960s. With time out to pursue their education, raise families, and accommodate other careers, *The Highwaymen* have been performing as a group for more than 45 years.

In the 1960s, they appeared on the Ed Sullivan Show, the Johnny Carson Show, and released eight LP albums. In 1961, their first single release, "Michael Row the Boat Ashore," shot to the top of the national sales charts, and sold over three million copies worldwide. In July of 1961, readers of *Billboard*, the record industry's trade magazine, voted *The Highwaymen* the year's "most promising band." "Michael" was followed by "Cotton Fields," which also sold over one million copies.

The Highwaymen was one of the most actively performing folk groups of the early '60s, appearing in 44 states and Canada from 1961 to 1964. They retired from active performing in the fall of 1964 to pursue separate careers and family life but continued to stay in touch, and remained good friends.

In 1987, after getting together for a nostalgic 25th anniversary concert at Wesleyan University where it all began, they decided to get together as often as possible to perform both the songs they had been associated with, and new material that appealed to them.

Recent appearances have included the Public Television special "This Land Is Your Land," Irish Fest in Milwaukee (2002) where they were the only not-strictly-Irish group to appear, and sold-out crowds at folk clubs such as The Muse at Gray Goose (Londonderry, New Hampshire), The Guthrie Center, and The Blackstone River Theatre (2003-04).

"The Best of The Highwaymen," a CD compilation of their signature tunes from the 1960s, is part of the Legendary Masters Series released by EMI Records, and the group has recently produced a CD of new and old songs taken from recent live concert performances entitled "In Concert," available on Amazon.com and on their Web site: www.originalhighwaymen.com. They have also released a CD of Celtic tunes, "The Water of Life."

You can meet the members of *The Highwaymen* at the dessert reception in the lobby immediately following tonight's concert. They will have CDs for sale, and will be glad to sign autographs for you.

Who's who in *The Highwaymen*

Bob Burnett (tenor, guitar) – Burnett attended Harvard Law School, and was a trust officer at several banks in Providence, Rhode Island. He is now Vice President of Fleet Bank, Boston.

Steve Butts (bass, banjo, recorders, guitar) – Butts attended graduate school at Columbia University, receiving a Ph.D. in Chinese Politics. He began his career in college administration at the University of Wisconsin – Madison in 1976, and later served at Grinnell





College in Iowa. For the past nine years, he was an administrator at Lawrence University here in Appleton, where he also was Lecturer in Early Wind Performance at the Conservatory of Music and co-director of Lawrence University's Collegium Musicum. He was also a member of the Board of Directors of Goodwill Industries of North Central Wisconsin. He is retired, and lives in Kenosha, Wisconsin.

Dave Fisher (lead tenor, guitar) – Fisher pursued a solo singing career after 1964, and was a songwriter and music arranger/editor for movies and television in Los Angeles from 1967-2001. He is now retired.

Steve Trott (baritone, guitar, mandolin) – After graduating from Harvard Law School, Trott became an Assistant District Attorney in Los Angeles. After serving as District Attorney for Santa Monica, he was tapped to go to Washington by the Reagan Administration and became Associate Attorney General for the United States in 1986. Since 1988, he has been Appeals Court Judge on the 9th Circuit.

Johann Helton (string bass) is the only performer who was not an original member of the group. Joining the group to play bass in 1992, Helton is a well-known bass and classical guitar player and music educator in Boise, Idaho.

Community Development Program - 1997

The opportunity

Part of Goodwill NCW's strategic direction during the late '90s was to spread its outreach into communities all across our region.

The solution

Goodwill NCW created two regional leadership positions – Community Development Program Coordinators – to talk with community agencies, find out their needs, and develop new and innovative ways to provide vocational training for people with special needs. From these discussions evolved Goodwill NCW's Community Development Program, a collection of partnerships with local agencies in each community that provide meaningful work experience to people with disabilities and other barriers to independence.



The partners

Our partners vary by community. In La Crosse, for example, we partner with Abilities Building Center, Riverfront, Logan High School, the Justice Sanctions Program, Huber Center, Independent Living Resources, Chileda, and Attic Correctional Services, among others.

Space does not allow us to list the partner agencies in each community here (that information is included in our annual community report brochure for each store community), but this list shows the number of partnerships by store community:

Eau Claire – 14	Marshfield – 10	Shawano – 7
Fox Cities – 9	Menomonie – 9	Stevens Point – 10
Green Bay – 12	Oshkosh – 7	Tomah – 12
La Crosse – 13	Rhineland – 11	Wausau/Weston – 8
Manitowoc – 6	Rice Lake – 8	Wisconsin Rapids – 7

The result

The number of people served by our Community Development Program increased from 935 in 1997 to 2,167 in 2004. In addition, Goodwill NCW made the strategic decision to invest in local community foundations in communities which have them; as of 12/31/05, our investment totaled \$616,636 in 10 community foundations.



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Barron County Restorative Justice Program (Rice Lake) - 1999

The opportunity

Back in 1999, Goodwill NCW was looking for ways to be helpful in the communities across north central Wisconsin where it had retail stores/training centers. At the same time, a new concept called "restorative justice" was being discussed at the grass roots level in Rice Lake.

It was a departure from the traditional ways of the justice system. Fundamentally, restorative justice is the facilitated opportunity for victims, offenders and community members to come together under the direction of trained volunteers to resolve societal issues. It:

- Gets the offenders to understand the full impact of their behavior.
- Empowers victims as they seek closure to the crime perpetrated against them.
- Promotes restitution to victims and communities.

The Rice Lake group that was promoting the concept was not yet incorporated and was not in a position to hire and maintain staff.

The partners

The Rice Lake Goodwill Retail Store and Training Center, Goodwill NCW, Barron County Restorative Justice Program

The solution

The Barron County Restorative Justice Program became a collaboration with Goodwill NCW. As employees were hired, they became employees of Goodwill. Goodwill NCW provided office space in the Rice Lake store, and ultimately that space became the location for some of the program's facilitated activities. Goodwill has representation on the program's Board of Directors.

The result

The program was able to begin operations sooner than anticipated, the organization had the use of quality space at no charge, and Goodwill became a valued community partner in yet another way.

More than 1,200 people have been served by the Victim Offender Conferencing program over the past six years, and more than 10,000 people have been served overall. In addition, this pilot project led to Goodwill NCW's involvement in similar start-ups in Eau Claire (Eau Claire County Restorative Justice Program) and the Fox Valley (RESTORE).



Wisconsin Resource Center (WRC) Vocational Workshop - 2001

The opportunity

The Wisconsin Resource Center near Oshkosh had traditionally provided craft work, woodworking and some individualized projects as vocational opportunities for inmates with disabilities. A leadership change at WRC heightened their interest in providing more meaningful work opportunities for the inmates, along with wages for the work being performed.

The partners

The State of Wisconsin, Wisconsin Resource Center, and Goodwill NCW.

The solution

WRC and Goodwill NCW developed a formal contract that, among other things, sets up the opportunity for inmates to do productive work and to earn a wage. Typically, they sort and price donated goods; Goodwill delivers the unprocessed goods and picks up the completed, sorted materials.

The result

Goodwill has been providing work for the WRC since 2001, and currently delivers about 20,000 books each month for processing. Nearly 100 inmates have had the chance to practice their skills and earn a paycheck in the past four years.





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Lamers Bus Lines, Inc. promotes Wisconsin in its contacts throughout the country, and as President Allen Lamers says, "we like to bring business back home. We live in a nice state and we want to support it." A family business started in 1944, Lamers maintains 17 locations throughout Wisconsin.

Lamers Bus Lines also operates Lamers Tour & Travel providing travelers with destinations all over North America. Part of this business caters to those in our community with special needs. Lamers Tour & Travel's Special Needs Tours serve travelers who need additional assistance to travel.

More than 30 Special Needs Tours have been designed to enlighten and expand each traveler's view, to allow travelers to discover and pursue leisure interests and to increase self-confidence and self worth. These tours also promote the ideals of cooperation, learning, independence and respect for both the environment and our cultural surroundings.



Lamers has provided services to Goodwill NCW for many years and we are proud that Lamers Bus Lines is one of Goodwill NCW's 2005 Corporate Partners.

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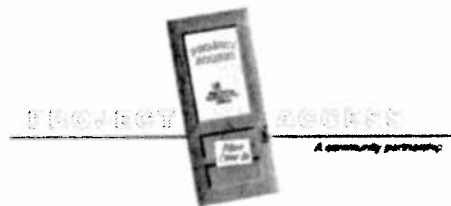
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Oscar J. Boldt Construction, a division of The Boldt Company, has a proud history of helping build stronger communities, and its own community of the Fox Valley is certainly no exception.

High profile projects such as the Fox Cities Performing Arts Center, numerous buildings on the Lawrence University Campus and additions to all three local hospitals are testament to Boldt's work with institutions that help make the Fox Cities a better place to live. While projects like Goodwill Industries' Goodwill Community Center are not quite so visible, they are just as important to those it serves.

Tom Boldt, The Boldt Company Chief Executive Officer, says contributing to the expansion of the Goodwill Community Center and its Project Access fits the company's charitable goals perfectly. He says, "We're happy to contribute to this project because it does so much good for so many people who otherwise might not have adequate healthcare options. Goodwill is providing a valuable service that contributes to the vitality of the area and we want to be involved with initiatives of this type."



"The projects we take the greatest pride in are those which help to make peoples lives richer," says Boldt. "The Goodwill Community Center has tripled the number of people it helps each year, so there's no denying its value and importance to our community."

This mindset is one of the attributes that has made The Boldt Company a leader in all of northeast Wisconsin. The company's construction division, Oscar J. Boldt Construction, is among the top-ranked general contractors and construction managers in the nation. Headquartered in Appleton, the company also has eight offices throughout the United States and is actively involved in those communities as well.

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Project Access - 2004

The opportunity

The Fox Cities Community Clinic, which had settled on the Goodwill Community Center Campus back in 1997, was bursting at the seams. Its three exam rooms, which handled 3,000 patient visits back then, now handled more than 12,000. The count is projected to be more than 22,000 visits by 2006. The Clinic is staffed by physicians and other members of the Fox Valley medical community who volunteer their time to treat those who have no means to pay.



The Clinic's board wrestled with three questions: Should it expand? Should it do so at Goodwill or consider an alternate location? How would it pay for any expansion?

One of Goodwill's programs – ACTION Training for Employment – also needed more space. And their existing space was right next to the Community Clinic.

The partners

Fox Cities Community Clinic, Goodwill NCW, Affinity Health Systems, ThedaCare

The solution

Project Access, a \$1.2 million

public fundraising campaign to triple the size of the Clinic. The remodeling would also expand and relocate two Goodwill educational programs, including ACTION mentioned above. Goodwill offered to lead the funding campaign and also create a condominium arrangement in which the Clinic would own their own clinic space.

The result

Clinic remodeling began in April, 2004, and the new facility was completed in December. It includes 12 examination rooms; consultation areas for patient privacy; more space for OB-GYN, mental health and dental care; an expanded pharmacy area; space for patient and student education and staff development; and a separate entrance.

In addition, the Clinic applied for and received the designation as a federally qualified health center, so it is now called the Fox Cities Community Health Center.



GoodMoneySM — 2005

The opportunity

During the 1990's, the State of Wisconsin removed any restriction on the amount of interest that could be charged on loans. That opened the door for for-profit payday lending/cash advance operations to proliferate — some of which charge more than 500% interest for such loans. That can easily result in people spiraling deeper and deeper into debt.

This troubled a number of people connected with Goodwill NCW, especially our Director of Development (who came to Goodwill with an extensive credit union background), one of our board members (who is President and CEO of a regional credit union) and the staff at FISC (the Financial Information & Service Center) — a program of Goodwill that helps people improve their money management skills.

The partners

Prospera Credit Union, Goodwill NCW, the Financial Information & Service Center (FISC)

The solution

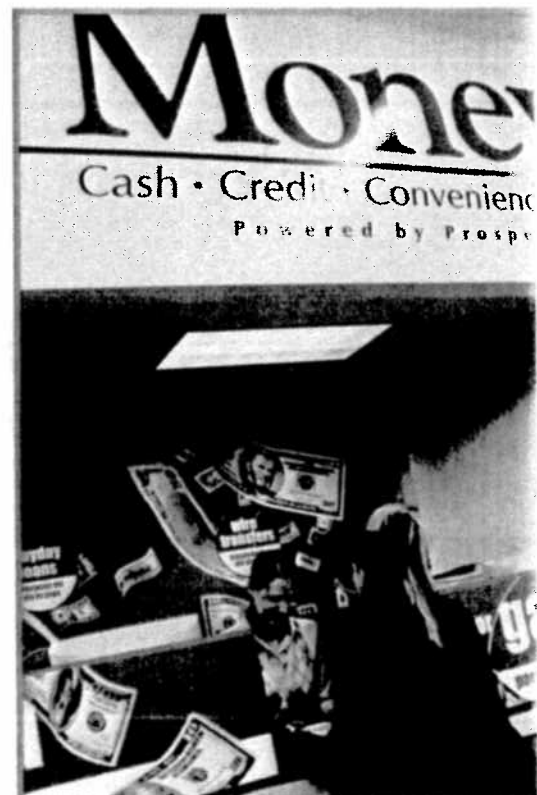
GoodMoney
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A not-for-profit, limited service branch of Prospera Credit Union, GoodMoney opened in the Goodwill Superstore and Training Center of Darboy on June 16, 2005. It offers short-term loans at reduced rates, check-cashing services at reduced fees, and convenience services (wire transfers, money orders, stamps, and bill payment services).

In addition, it offers information about the services available through FISC: money management education for those who want to improve their skills proactively, and debt counseling and repayment plans for those who are already in financial trouble. FISC — the Financial Information & Service Center is a program of Goodwill NCW.

The result

This concept appears to be unique in both the credit union industry and in human services — especially the concept of offering both banking services and financial education opportunities. We will carefully measure its potential to be of help to our customers, and will help other regional Goodwill organizations who are interested shape this model for their territories.





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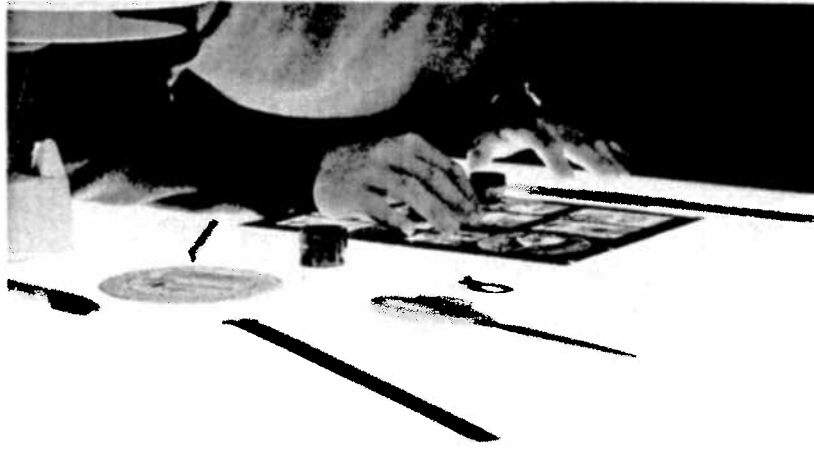


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