

Legal Aid Center of Southern Nevada attorney Tennille Pereira: “The lenders often say, ‘OK, we’ll write a new loan to pay off that old loan.’”

Bailey Bortolin with the Nevada Coalition of Legal Service Providers said loan customers who are being pursued with collection agency tactics may actually not be a legitimate targets and can be aided.

“They’re reached a desperate situation by the time they’ve gotten [to legal aid],” she said, and then it is discovered that “this loan is not in compliance with Nevada law.” They inform the loan company, which stops harassing the borrower. “I wish that every violation that we see goes into the public record,” she said.

One witness testified against the database not on loan issues but on privacy.

Latin Chamber of Commerce President Peter Guzman: “Databases, intended to help I’m sure, end up being databases of minorities and in particular Latinos. ... We are vehemently opposed to the idea of keeping and tracking in the form of a database that will end up being a database full of Latinos. We are adamantly against that. That means this will be a database that has a risk of being hacked. ... These names could end up in the hands of people who don’t like immigrants.” He urged larger traditional banks to get into the business of helping small loan applicants.

The measure is in the Senate Commerce and Labor Committee, and its membership shows the way payday loan money permeated the process:

Committee chair Pat Spearman received \$1,000 from Dollar Loan Centers (DLC), \$250 from Advance America (AA), \$500 from Check City (CC) and \$500 from Security Finance Corporation (SFC).

Member Marilyn Dondero Loop: \$1,000 DLC.

Member Nicole Cannizzaro: \$500 AA, \$1,000 DLC, \$5,250 CC (in two payments), \$500 SFC.

Member Chris Brooks: \$500 AA, \$2,000 DLC (in two payments), \$500 SFC.

Member Joseph Hardy: \$1,000 DLC.

Member James Settelmeier \$1,000, \$750 CC, \$1,000 SFC.

Member Heidi Seevers Gansert \$1,000 DLC, \$1,000 CC.

Some of the pre-election investments were less than prescient. Check City, for instance, gave Committee Chair Spearman—who is in the Democratic majority—\$500. But they gave Gansert, least senior member of the committee, who is in the GOP minority, \$1,000.

And companies raced to copper their bets after the election, giving money to candidates they’d neglected who won anyway.

Gov. Steve Sisolak, incidentally, would have to sign any legislation approved by the lawmakers. He ranks this way: \$2,500 AA, \$4,000 (in two payments), \$2,500 SFC.

At an election forum during the campaign, Sisolak praised the database proposal.

Former state legislators like Marcus Conklin and William Horne have been hired by the loan companies to lobby for them. □

One down, one up



The building that once contained the Silver Club in Sparks has been leveled and now work is underway on another structure—an amphitheatre—to replace it. Marnell Gaming, which owns the Sparks Nugget, is planning to use the site for outdoor concerts and programs associated with downtown special events like Hot August Nights.

PHOTO/DENNIS MYERS

TOPGOLF SWING SUITE.

INTERACTIVE ENTERTAINMENT EXPERIENCE

Reno's first Topgolf Swing Suite now open at Silver Legacy at THE ROW featuring four simulator bays and a variety of virtual games, including the popular Topgolf target game, Zombie Dodgeball, Hockey Shots, Baseball Pitching, Carnival Classic and more. Enjoy great food and drinks while socializing in this energy-infused venue.



**NOW
OPEN**

SILVER LEGACY

AT THE ROW

SILVERLEGACYRENO.COM