



University
of Dubuque
sweeps Loras **1B**



17 artists will
participate
in exhibit **1C**

TH **ONLINE.COM**

TELEGRAPH HERALD

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THURSDAY

January 22, 2015 • Dubuque, Iowa • 75 cents

‘Bachelor Bus’ to roll into Dubuque



DAVID MOIR • ABC

In “Episode 1904” of “The Bachelor,” which airs Monday, Chris Soules and bachelorettes head to San Francisco. Dressed in wedding gowns, the women compete in a difficult mud run, with the losers going home and the winner spending a romantic night with Chris.

Iowa reality star Chris Soules and the host of the ABC show announce that they will be attending local viewing parties.

TH Media

Dubuque is about to again bask in “The Bachelor” spotlight, while the reality show gets downright muddy. Chris Harrison, the host of the ABC-TV reality show, tweeted big news to tri-state area fans on Tuesday night. His tweet: “Bachelor Nation! The Bachelor Bus will be coming to Dubuque, Iowa this coming Monday! Email us at bachelorbus2015@gmail.com to be considered.”

The Bachelor Nation Party Bus stops at viewing parties of the show in various cities.

This season of the reality show features Iowan Chris Soules, who sent out the same tweet. Soules accompanied the party bus to a viewing party — elsewhere — on Monday, Jan. 19, according to Harrison’s Twitter feed.

At least some of this season’s episodes are expected to showcase parts of downtown Dubuque, where Soules and film crews were spotted in November. Several sources said at the time that the filming included scenes inside Hotel Julien Dubuque, though hotel officials have

TH **more info** Link to the official website for “The Bachelor,” **THonline.com**

declined to comment on that topic. Harrison sent this Tweet on Jan. 14: “If you’d like @C_Soules & I to crash your viewing party eat your food & drink your wine let me know BachelorBus2015@gmail.com” Mud and multiple sclerosis feature in Monday’s upcoming episode, as well as a local viewing party in Dubuque. People affected by multiple sclerosis will join fans of “The Bachelor” for Monday’s viewing party at the Hotel Julien. A signature National MS **See BACHELOR, PAGE 2A**

Iowa banks: Tax credit unions

Some say many credit unions violate the spirit of the 1934 law that made them tax-exempt. Others say the unlevel playing field remains necessary.

BY JEFF MONTGOMERY
jeff.montgomery@thmedia.com

Aiming to address what they view as an unfair playing field, Iowa bankers will push state lawmakers to adopt tougher tax policies on credit unions in 2015. Credit unions have been exempt from paying federal and state income taxes since the Federal Credit Union Act of 1934. While some credit unions have evolved into larger, full-service institutions, they’ve hung onto their tax exempt status. Local banking leaders say that evolution puts other financial service providers at a disadvantage while allowing credit unions to grow at a rapid rate. In response, Iowa credit unions say these tax advantages remain necessary, largely because credit unions cannot offer all of the products and services provided by banks.

LEGISLATIVE LANDSCAPE

While both sides are keeping a close eye on the issue, it remains unclear what kind of legislative traction it will gain in the year ahead. Iowa Senate President Pam Jochum, D-Dubuque, said this is far from the first time the issue has arisen in the state Legislature. “This is not a new issue,” Jochum said. “It is something that has been talked about for the past 20 years.” Sharon Presnall, senior vice president of government relations and compliance for Iowa Bankers Association, said members have been in

See **EXEMPTION, PAGE 2A**

TH **taxation debate** Video of Jason Norton, of DuTrac Community Credit Union, discussing what would happen if credit unions were faced with increased taxation, **THonline.com**



DAVE KETTERING • TH Media

Serenity

Someone walks along Bergfeld Pond after it is frosted with a fresh layer of snow Wednesday morning.

Iowa law examining new crimes, penalties for racial impact appears to be working

Since 2009, bills rated as having no effect or minimizing minority incarceration rates have been nearly twice as likely to become law.

BY RYAN J. FOLEY
The Associated Press

IOWA CITY — After a 2007 report showed that Iowa had the nation’s highest disparity for sending blacks to prison, state lawmakers took a novel step: They passed a law requiring analysts to draft “racial-impact statements” on any proposals to create new crimes or tougher penalties. The governor at the time said the statements would be “an essential tool” to understand how minority communities might be affected before any votes are cast. A review by The Associated Press shows that the first-in-the-nation law appears to

be having a modest effect, helping to defeat some legislation that could have exacerbated disparities and providing a smoother path to passage for measures deemed neutral or beneficial to minorities. Since Iowa acted, similar proposals have been adopted in Connecticut and Oregon. And more are likely to surface this year in several states. Supporters say the idea can improve public trust at a time when many Americans question the fairness of the justice system and prevent policies that have unintended racial consequences. Critics are concerned that it unfairly injects race into policymaking and potentially weakens public safety. And a researcher who helps draft the statements said the analysis can involve some guesswork. But there has been little analysis of how the laws actually work once passed. Iowa’s experience provides the richest data available. A review of 61 Iowa impact statements

“What we have done is take the blindfold off of lady justice. A crime is a crime is a crime.”

CLEL BAUDLER, A REPUBLICAN IN THE IOWA HOUSE AND RETIRED STATE TROOPER, CRITICIZING A STATE LAW THAT REQUIRES LEGISLATORS TO DRAFT ‘RACIAL IMPACT STATEMENTS’ WHEN WEIGHING NEW CRIME LAWS OR TOUGHER PENALTIES

issued since 2009 showed that only 6 out of 26 bills seen as having a disproportionate effect on minorities passed both chambers and became law. Meanwhile, bills that were rated as having no effect or a positive effect on minority incarceration rates were nearly twice as likely to pass. Fourteen out of 35 such proposals became law. See **RACIAL IMPACT, PAGE 2A**

today's TH

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179th year, No. 22

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Today is Thursday, Jan. 22, the 22nd day of 2015. There are 343 days left in the year.

ON THIS DATE

- In 1908, Katie Mulcahey became the first — and only — woman to run afoul of New York City's just-passed ban on women smoking in public establishments. (Declaring, "No man shall dictate to me," Mulcahey served a night in jail after refusing to pay a \$5 fine; the law, which did not specify any fines, ended up being vetoed by Mayor George B. McClellan Jr.)
- In 1957, suspected "Mad Bomber" George P. Metesky was arrested in Waterbury, Conn. (He was later found mentally ill and committed until 1973; he died in 1994.)
- In 1973, the U.S. Supreme Court, in its Roe v. Wade decision, legalized abortions using a trimester approach.
- In 1973, former President Lyndon B. Johnson died at his Texas ranch at age 64.

The Associated Press

lotteries

Drawings from Wednesday, Jan. 21, 2015

IOWA

- Pick 3-Midday:** 5-5-6
- Pick 3-Evening:** 9-8-9
- Pick 4-Midday:** 6-6-6-5
- Pick 4-Evening:** 1-0-5-5
- All or Nothing-Midday:** 2-3-4-7-13-14-18-20-21-22-23-24
- All or Nothing-Evening:** 1-2-3-4-6-9-10-11-15-19-22-23
- Hot Lotto:** 11-19-34-37-39
- Hot Ball:** 4
- Jackpot:** \$3.82 million

ILLINOIS

- Pick 3-Midday:** 2-5-3
- Pick 3-Evening:** 0-7-6
- Pick 4-Midday:** 2-9-2-9
- Pick 4-Evening:** 5-0-8-3
- Lucky Day Lotto-Midday:** 7-19-23-27-38
- Lucky Day Lotto-Evening:** 12-24-26-35-37

WISCONSIN

- Daily Pick 3:** 8-4-4
- Daily Pick 4:** 6-9-4-6
- Badger 5:** 12-17-20-25-31
- 5 Card Cash:** 3D-6D-9H-7S-8S
- Supercash:** 13-21-26-27-28-39
- Doubler:** N
- Megabucks:** 6-24-25-27-36-40
- Jackpot:** \$15.5 million

POWERBALL

- 11-12-15-28-57
- Powerball:** 23
- Powerplay:** 4
- Jackpot:** \$208 million

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people, etc.

TV son says it's painful to watch Bill Cosby face sex allegations

LOS ANGELES — Malcolm-Jamal Warner says it's difficult to see Bill Cosby face allegations of sexual assault.

Warner, who played Cosby's son Theo in the hit 1984-1992 sitcom "The Cosby Show," said the comedian has been an important mentor and friend to him.

The 44-year-old Warner didn't directly address the allegations made by at least 15 women, citing a lack of first-hand knowledge. Cosby, 77, has not been charged with a crime.

"The Bill Cosby I know has been great to me and great for a lot of people. What he's done for comedy and television has been legendary and history-making," Warner said. "What he's done for the black community and education has been invaluable. That's the Bill Cosby I know."



Warner is a Grammy nominee for his work on Robert Glasper's "Black Radio 2."

Family of comedian killed in Wal-Mart crash settles claim

NEW YORK — The family of a comedian killed in the New Jersey Turnpike crash that seriously injured Tracy Morgan last summer has settled a wrongful-death claim with Wal-Mart. The terms of the settlement are confidential.

The out-of-court settlement between Wal-Mart Stores Inc. and the estate of James McNair is the first stemming from the June 7 crash in which a Wal-Mart truck slammed into a limo van carrying Morgan and others home from a show.

Morgan, the former "Saturday Night Live" and "30 Rock" star, suffered a traumatic brain injury in the accident, according to his lawyer. Criminal charges against truck driver Kevin Roper are pending in state court in New Jersey.

The Associated Press

HAPPY BIRTHDAY actor John Hurt, 75 • singer Steve Perry, 66 • country singer-musician Teddy Gentry (Alabama), 63 • actress Linda Blair, 56 • actress Diane Lane, 50 • celebrity chef Guy Fieri (TV: "Diners, Drive-Ins and Dives"), 47 • actress Beverley Mitchell, 34 • actor Kevin Sheridan, 33 • actress-singer Phoebe Strole (TV: "Glee"), 32 • actress Sami Gayle (TV: "Blue Bloods"), 19

that's weird

New Hampshire Lottery releases bacon-scented ticket

CONCORD, N.H. — Lottery ticket buyers in New Hampshire who dream of bringing home the bacon now can smell it, too.

The state lottery has released its first scratch-n-sniff "I Heart Bacon" ticket this month, which features a \$1,000 grand prize.

Lottery Commission Executive Director Charlie McIntyre said players "will think it's time for Saturday morning breakfast."

To promote the ticket, the New Hampshire Lottery will be driving a "bacon truck," handing out free applewood smoked bacon samples and tickets at stores in Keene and Durham and at other locations.

The Associated Press

EXEMPTION: Low-income designations also debated

Continued from Page 1A

conversations with state lawmakers, but she is not certain whether a new bill will be introduced this year.

"We are still talking about how to position ourselves and what (the legislation) would look like," she said. "We have talked about including the issue in (broader) corporate tax reform if that occurs in the next year. There are some legislators who think it should be addressed sooner rather than later."

One issue that could come to the forefront is how the state defines which credit unions can earn a low-income designation, Presnall said. Credit unions with this designation can raise secondary capital and do not have any restrictions on commercial loans.

There are 11 Iowa credit unions with the designation, including Dubuque-based Dupaco Credit Union. The state of Iowa largely relies

on federal guidelines to determine which credit unions earn the low-income designation; the National Credit Union Administration dictates that the designation is available to credit unions in which a majority of the membership has a family income 80 percent or less than the median family income for the metropolitan area where they live or national metropolitan area, whichever is greater.

Doug Horstmann, president and CEO of Dubuque Bank and Trust Co., said he considers tax policies on credit unions "a fairness issue."

"Credit unions used to serve small groups of employees and certain institutions," he said. "Once they could start providing other financial services and their membership began to go beyond its original purpose, that is when we said, 'They are look-

ing more and more like a bank. Why aren't they treated like one?'"

CREDIT UNIONS FIGHT BACK

As Iowa banks push for tax changes, Iowa's credit unions also are maintaining a presence in Des Moines.

Jon Murphy, director of government affairs for the Iowa Credit Union League, said taxation discussions surface on an almost annual basis.

In 2014, Murphy said, Iowa bankers supported a pair of bills aiming to address tax differences between banks and credit unions, including a measure meant to increase taxes on credit unions and a bill designed to cut taxes for banks.

"The goal (of the banks) is to wipe out the choice and competition provided by credit unions," he said.

Jason Norton, senior vice president of marketing and business development for DuTrac Community Credit Union, said higher taxes on credit unions would have a signifi-

cant impact on local services.

"Margins are already compressed, and if we were to be taxed more, it means our bottom line would be tightened even more," Norton said. "It would have a direct impact on our ability to provide products and services at an affordable rate to people who need those services most."

David Klavitter, senior vice president of marketing for Dupaco Credit Union, disputed the notion that increasing taxes would level the playing field between banks and credit unions. He said that, unlike banks, credit unions cannot offer trust services; moreover, credit unions face geographic limits on their fields of membership.

"If banks think that credit unions have an unfair advantage, those banks can become credit unions," Klavitter said.



David Klavitter

RACIAL IMPACT: Current laws not affected

Continued from Page 1A

The precise effect of the statements is impossible to gauge because many factors, including cost and lobbying pressure, contribute to whether a bill becomes law. But legislators say any warning that a law could send more minorities to prison or for longer sentences affects their debates.

"It's made a difference already here in Iowa," said former Rep. Wayne Ford, a Des Moines Democrat who wrote the law and is advising lawmakers across the country on similar legislation. "There is no doubt in my mind that what we started years ago has begun a movement, with Ferguson and all the public safety issues that we've got now."

An example arose last year when lawmakers considered a bill to extend the crime of interference with official acts to anyone who resists jail guards. At first, it seemed like an uncontroversial proposal to close a legal loophole. Police, correctional officers and municipalities lined up in support. But the plan died in a committee after analysts warned that 35 percent of those who commit the new crime probably would be minorities.

In a state that is 88 percent white, the heightened focus on race irritates some critics.

"What we have done is take the blindfold off of lady justice," said Republican Rep. Clel Baudler, a retired state troop-

er who leads the public safety committee. "A crime is a crime is a crime."

The statements are drafted by the Legislative Services Agency using data on the prison population, arrests, convictions and sentences broken down by race. The agency has found disproportionate racial effects in proposals to increase penalties for child kidnappers, pimps who bring minors into prostitution and suspects who elude police officers, among others.

Senior legislative analyst Beth Lenstra acknowledged that analysts are sometimes "kind of guessing" how a new crime would affect minorities using data from similar existing offenses. But she said the studies lead to a more informed debate.

Marc Mauer, director of the Sentencing Project, a nonprofit that pushes for criminal justice system changes, called the AP's findings "intriguing."

"We need to be a little cautious about interpreting that, but nonetheless, it's a fairly substantial difference right off

the bat," said Mauer, whose 2007 report found Iowa blacks were 13 times more likely than whites to be incarcerated.

Mauer promoted racial-impact statements in a 2007 law journal article and worked with Ford to pass Iowa's law. His group hosted a two-day strategy session in August with supporters seeking to require racial-impact statements in several states, including Wisconsin and Arkansas.

Mauer said the measures "aren't going to change the world," noting that they do not affect laws already on the books, but they promote fairness.

The AP's findings are in line with a 2013 study by researchers at Simpson College, who concluded that Iowa's law has had a neutral effect on the prison population but might have a greater impact in coming years. With 2,130 blacks behind bars this month, they still make up 26 percent of the prison population and just 3 percent of Iowa residents.

Rep. Chip Baltimore, an Iowa Republican who heads the judiciary committee, said the statements were of little value because they do not consider the root causes of the racial disparity. But he said they offered political cover to lawmakers who oppose legislation for other reasons.

"I think at times it becomes a political tool," he said. "There are some legislators that if it has any minority impact, they won't vote for it."

BACHELOR: Events also focus on multiple sclerosis

Continued from Page 1A

Society fundraising event will be featured on that night's broadcast.

Commonly called MS, multiple sclerosis is a nervous system disease that affects the brain and spinal cord. The National MS Society holds regional fundraising events called MuckFest MS, in which participants make their way through a muddy obstacle course.

"The bachelorettes are going to be going through a MuckFest held in California while they were filming," said Corey Maylone, community programs specialist for the National MS Society's Upper Midwest Chapter.

Maylone said Monday's broadcast will show the bachelorettes — Soules' potential suitors on the show — climbing mountains of mud and other obstacles that spin, swing and fling them up, down and sideways — while wearing wedding dresses.

ABC's publicity department says the upcoming episode sends Chris and six bachelorettes to San Francisco for the final group date.

Once there: "The women have to complete a difficult mud run with the losers going home and the winner spending a romantic night with Chris. Just so happens the winner is a frontrunner in the race for the Bachelor's heart, and she leaves the other five women in the dust. An amorous mood is set at dinner overlooking the glittering city by the bay, and Chris has a chance to find out about another side of this stunning beauty."

The Hotel Julien's Bachelor-themed party will have games to give away roses, pom-poms, decorations, T-shirts and hats.

It begins at 6:30 p.m., with the show broadcast from 7 to 9 p.m.

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