

# Northwest Democrats News



Nov., 2009  
Volume 13 Issue 11

Northwest Democrats, P.O. Box 681911, San Antonio, TX 78268; TXDemocrat@satx.rr.com

## Nov. 21<sup>st</sup> Program: Gubernatorial candidate Hank Gilbert

Don't forget to attend our Nov. 21<sup>st</sup> meeting when we will hear from gubernatorial candidate Hank Gilbert. As of right now there are Hank Gilbert was the Democratic nominee for Agriculture Commissioner in 2006 receiving the highest number of votes for any of the statewide executive office candidates.

Even though all the attention is and probably will be focused on Perry vs. Hutchison, it is important for Democrats to vote in the Democratic Primary and pick the strongest candidate for governor (whether that's Hank Gilbert, Tom Schieffer, Kinky Friedman, Farouk Shami, or someone else). Why? We need the strongest possible candidate for governor, especially if Perry is the Republican nominee. Let the Republicans deal with their candidates. Let them have a bloodbath and go into the general divided. Let us take advantage and pick the best candidate to win.

Please join us for this important meeting at 8:30 am at Luby's, Floyd Curl and Huebner.

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## Special Projects: Lisa's Pantry

This month our project will be to help fill Lisa's Pantry. One of our members, Lisa Lanett, helps the homeless, and she is in need of various items.

For a list of specific items, please see this month's "A Few Joyce Words."

### 2008-2010

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To submit an article or other info, email Jacob Middleton at:

TXDemocrat@satx.rr.com

## A Few 'Joyce' Words

by Joyce Dorrycott

This month our Northwest Democrats' project is to help one of our members, Lisa Lanett, with her work with the homeless. Suggestions for items to donate are men and women's underwear, white tube socks, dog food (for their pets), sample items such as those you pick up in motel rooms when you travel – i.e., shampoo, soap, hand lotion. In the past, we have donated small cans of wieners – the kind with pull tops to open. If all else fails, we can donate cash which Lisa can use for items we didn't bring.

Since this is a once a year project held every November, let's all try to remember to bring an item of some type to assist Lisa. If you can't attend the meeting, you can always send a donation to our Northwest Democrat post office box, marked "Lisa." The address is P.O. Box 681911, San Antonio, TX 78268.

Christmas is coming quickly, and we will once again be donating to the Wounded Warriors Center in December. More information on this project will be in our December newsletter. If you haven't been there yet, you should plan to go with the group delivering our donations after the meeting, on Saturday, December 19<sup>th</sup>.

On another note – I cannot tell you how wonderful it was as we moved across Colorado in September to come across sign after sign that read, "This project made possible by the American Economic Recovery Act" or words to that effect. I can never remember the exact title of the "stimulus bill," but that was what they were referring to. I can't believe that we do not see any similar signs in Texas. Oh, we hear that so many hundreds of jobs were saved by the stimulus bill, but there's nothing out there that says where the money that came to Texas was spent.

So, I invite anyone out there who knows anything specific our stimulus money was spent on to use my space next month to share that information with us, or you can simply email me at [unicornjd@aol.com](mailto:unicornjd@aol.com), and I will let everyone know.

The really bad news in Texas from the November 3<sup>rd</sup> election is that we have now added another 11 amendments to the 456 we already had to the Texas Constitution. The Texas Constitution is already the size of a paperback book – and it's growing. Moreover, it is so badly organized that reading it is like deciphering a puzzle. Amendments aren't added to the back of the constitution like they are in to the U.S. Constitution. Instead they are added in to whatever topic they deal with. While some of you may think that makes more sense, try reading it – or teaching it -sometimes.

Why we can't get the people of Texas educated as to what a restrictive, out of date constitution we have is beyond me. I spent 17 years teaching about 1,500 students a year, a major topic of which was a comparison between the U.S. and Texas constitutions. Those students are all voting age today, though some may not live in Texas. There is talk of another effort to rewrite the Texas Constitution. Please pay attention, and support this effort when it

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## Calendar

Dec 19 - 8:30 am - NW Democrats, 9251 Floyd Curl @ Huebner

Dec 2 - 6:30 pm- Young Democrats, Joe's Crab Shack. 4711 NW Loop 410

Dec 5 - 8:30 am - Northeast Democrats, Luby's, 8511 Tesoro Dr.

Jan 16 - 8:30 am - NW Democrats, 9251 Floyd Curl (@ Huebner)

Feb 7 - NW Democrats Super Bowl Party

## The Terms of Your Agreement

by Jacob Middleton

The Republicans have managed to successfully vilify the term “trial lawyers” so that the first and only thing that comes to mind is some slick-haired ambulance chaser who takes almost all of a case’s winnings leaving you the average citizen with some paltry sum and the rest of us worse off because now everything will cost more for us.

The idea of a greedy ambulance-chasing lawyer pales in comparison when it comes to credit card companies or the banks that issue them.

FYI, I personally don’t have a credit card, so thankfully I have yet to encounter any of these horrors.

Back in May of this year Congress passed and the President signed the “Credit Card Holders Bill of Rights” (the official name is the Credit Card Accountability Responsibility and Disclosure Act of 2009 or Credit CARD Act of 2009). Very simply, it is supposed to give some protection to consumers/credit card holders. One astounding part of this legislation was that cardholders shouldn’t be punished for paying on time. You would think that would be standard operating procedure, but not in the world of credit cards. But given the fact that these same companies don’t mind moving the due date around so you will probably miss the due date thereby incurring a late fee for several months, I’m not surprised.

Now these new rules are only going to affect new accounts and weren’t even going to be enacted until a year or so down the road. A week or so ago however, the House passed a bill that would move up the date of enactment because credit card companies are abusing the existing laws.

What’s even worse is that these new rules are still inadequate. Companies can still shoot for the stars when it comes to raising interest rates, they just now have to inform the customer farther ahead of time.

One unfortunate problem with the bill is that no matter what fees it outlaws, it can’t predict what other fees companies will impose. CNNMoney.com noted this, “Earlier this month, for instance, some Bank of America customers were shocked to learn that their no-fee credit cards would be subject to a new annual fee.” In addition, “Fifth Third Bank recently introduced a \$19 inactivity fee for customers who don’t charge anything for 12 months, and Citibank is hitting some consumers with a fee if they put less than \$2,400 on their card annually.”

Well I must admit that is an interesting way of getting us out of the recession: charge people for not buying enough.

And it looks like there might be further consumer protections coming down the line. Big thanks to Rep. Carolyn Maloney (D-NY) who has been the leader on this issue and introduced the bill in the House. And also thanks to Rep. Charlie Gonzalez who was a co-sponsor of the legislation. Talk about an economic/pocketbook issue that would be great to run on in 2010.

Moving on briefly to another issue, President Obama has done a lot (according to PolitiFact: <http://www.politifact.com/truth-o-meter/promises/>). But turnout in 2010 will be lower. You need your base to be excited and come out, so scoring on some of the larger more prominent issues that your base supports would be good. At the same time, Democratic voters should also be the ones pushing for change and not be satisfied until we get them. How many times have we been told to wait on various issues? Wait until next year, right now is not good or there are some other priorities. But then the next year is an election year, the issue is too unpopular to push, so wait till next year after the election. And over and over and over again a vicious cycle gets repeated until enough people get sick and tired of being sick and tired.

Northwest Democrats  
P.O. BOX 681911  
San Antonio, TX 78268-1911

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**SAVE THE DATE!!!!!!**

Feb. 7 2010 - Northwest Democrats Super  
Bowl Party