

Northwest Democrats News



May, 2008
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Northwest Democrats, P.O. Box 681911, San Antonio, TX 78268; TXDemocrat@satx.rr.com

May 17th Program: CPS Windtricity & Solar Energy

Don't forget to attend our May 17th meeting where we will hear about the CPS' wind and solar energy and what CPS' future plans are in utilizing these alternative sources of energy. CPS' Matthew Haecker and Kenneth Gunn will be the guest speakers.

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

2006-2008

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More of the McSame

The price for oil reached over \$123 a barrel, and it is probably more by the time this newsletter is received. Isn't it great what having two oilmen in charge of our government has done for us? And, do any of you believe that having John McCain in the White House will make any difference?

The Democratic National Committee's ad showing McCain "in his own words" should be ample demonstration why no supporter of Clinton or Obama should say they won't support the Democrat that is ultimately the nominee of our party. While we all honor John McCain's military service, we need to provide a truth squad to follow him around. The really sad part is that he seems to believe what he says. He has no real knowledge of what is happening to the people of America.

So, no matter which of our candidates becomes the nominee, it will require half of us to give up our first choice and accept the other. Not voting in the presidential race is a vote for McCain. And, voting for McCain given his ignorance on domestic issues is to have another Bush in the White House. Can we really afford another one?

Authorized & Paid for by the Northwest Democrats

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

TXDemocrat@satx.rr.com

A Few 'Joyce' Words

by Joyce Dorrycott

As most of you have heard by now, Don lost his fight for life on Saturday, April 26th, at 6:01 pm, in the Emergency Room of Methodist Hospital. I was told the cause of death was respiratory arrest, but he fought to the end. And, it was very difficult to watch.

Life for me will be very different as Don and I were true soul mates. But, you will see me continue in the same activities as before. Don would have it no other way. To the very end he was dedicated to Northwest Democrats. About 30 minutes before his death, as he lay in the emergency room, he told Felicia that he didn't want flowers when he passed away but that he wanted anyone who would send flowers to donate the money to Northwest Democrats "for they always need money for something."

Don and I were and are immensely grateful to the members of our organization who contributed blood and platelets and to everyone who prayed for him. He was so upset that the doctors wouldn't let him out for the April meeting. He felt he simply had to say "thank you" in person. Don knew he was dying, kept alive only on blood and platelets the last six weeks.

And, I knew after he came home on the 21st that he was not going to last much longer. And, he did not – each day weaker, more unable to speak, less interested in things around him. If you have not done so already, please go online to www.missionparks.com and add whatever you would like to Don's guest book. It and the one on www.mysa.com will come down on the 29th, and I plan to create a book for our children. People have already said so many wonderful things about him.

Thank you for all that you did for us this past year. We still have lots of work to do to elect a Democratic president in November, and I can think of no greater way to show our appreciation for all that Don stood for than to put on our most active, hard-working and effective campaign ever.

The Democratic presidential campaign rolls on. For the first time in my memory, it appears every state and territory will have the opportunity to vote on their choice of presidential candidate. It will be interesting to see if once the voting is over, a winner can be determined or if this will keep going on until the convention.

Meantime, the Texas Democratic convention will be held in Austin the first weekend in June. Delegates to the national convention will be chosen there as well as the members of the State Democratic Executive Committee. So, it is critical that those who were elected as delegates or alternates attend. If for any reason you were chosen as a delegate and cannot attend, please let us know. You have the right to choose your own replacement among the alternates who share your own presidential persuasion, but you will need to give them written permission to do so.

Since Northwest Democrats will be beginning its fall effort in mid-July, it is important that each of us clear time in our busy schedules to work in the fall campaign. This should be a Democratic year up and down the ballot. There are critical elections locally, and we must all work tirelessly to elect them as well as a Democratic president.

So, go on vacation, get rested, and then come back ready to go to work.

We are meeting regularly to plan the August dinner, and plans have been made for our executive board to meet with our 2008 Democratic candidates on May 24th. If you would like to participate in the planning of the dinner or of the fall campaign, please call me at 680-5701.

See you on the 17th. We will have a great program.

You've Been Pre-Approved

by Jacob Middleton

That sound familiar? Last month the Financial Institutions and Consumer Credit Subcommittee, chaired by Rep. Carolyn B. Maloney (D-NY), held a hearing on H.R. 5244 The Credit Cardholders' Bill of Rights Act of 2008. Just as the title of the bill suggests this is aimed directly at the credit card industry and the unfair practices it engages in. Among the cosponsors of the legislation are Reps. Charlie Gonzalez and Ciro Rodriguez (write or phone them and thank them).

Rep. Maloney: The credit card industry has been clear about the responsibility imposed on consumers: make your minimum payments on time and stay under your limit. But what about the reciprocal responsibility of card companies? What about the responsibility to stick to the terms of the deal that the customer agreed to?

Cardholders who pay at least the minimum payment on time every month and don't go over their limit expect that in return they can count on the card companies to not impose rate hikes or penalty fees.

They don't expect the rate on money they already borrowed to go up dramatically, with no notice. They don't expect their monthly payments to double and triple, sending them further and further into debt.

But almost every card agreement allows the card company to do just that...

And a cardholder who makes one late payment - even if the reason was because they were in the hospital - will soon find that their previous history of on-time payment for years and years doesn't make any difference. That one late payment sends their rate way up.

...This bill aims to bring back some balance to the playing field. It attempts to put some of the responsibility for fair dealing back on the card companies and give cardholders the tools they need to control their finances and make sure they can pay back their debts responsibly.

It puts an end to any-time-any-reason repricing, stops issuers from raising rates on existing balances of cardholders who make their payments on time, and gives all cardholders faced with any rate increase the ability to stop borrowing more and pay off their loan on the terms they originally agreed to.

We seem to have forgotten that a credit card agreement is just that - an agreement. When the terms change - and the interest rate is the most important term for most customers - cardholders should have a chance to say no to the new deal and pay off the loan they have at the terms they agreed to.

...Unlike other proposals out there, this bill does not set price controls, or rate caps, or limit the size of fees.

For anyone who watched the hearing, I couldn't help but notice the difference in questioning between the Democrats and Republicans. Among the witnesses at the hearing were three ordinary citizens. The Democrats were sympathetic and understanding to problems of everyday citizens, whereas the Republicans tried to find ways to blame these people. You can still find an archive video of the hearing at the Financial Services Committee website (<http://financialservices.house.gov/>).

Speaking of credit, an alarming trend is developing with banks, private lenders and state agencies, "...dropping their student loan programs, forcing students to scramble for new sources of money." Unfortunately, "...students who switch could end up with higher interest rates and fewer benefits, such as paid upfront loan fees..." Probably unbeknownst to most people, in February agencies in several states, including Texas, said they're going to stop offering federal loans.

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

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SAVE THE DATE

**Our upcoming dinner will be
on August 20th.**

**Our next planning meeting for
the dinner will be on May 18 at
3:00 pm at Verna Blackwell's
house, 5743 Ascham.**