

**West Queens Independent Democratic Club <wqidc@wqidc.org>**

Oct 17, 2005: Update

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**1 - Oct 23rd - Congressman Weiner Reception - PLEASE RSVP**

Please join

**State Assemblywoman Catherine Nolan  
State Committeeman Jimmy Van Bramer**

&  
the

**West Queens  
Independent Democratic Club**  
for a community reception honoring

**Congressman Anthony Weiner**

**Sunday, October 23rd  
2:00-4:00 p.m.**

(this event is free and open to all)

@ Jimmy Van Bramer's place  
39-03 46th Street  
Sunnyside Gardens

**RSVP: 718-786-1324 or [vanbramer2001@aol.com](mailto:vanbramer2001@aol.com)**

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**2 - Tues - Oct 25th - Connecting the Dots: New Orleans / Iraq: The Connection - A Community Forum**

**Connecting the Dots: The Gulf Wars -- Iraq to the US Gulf Coast**

7 PM - **Jeremy Scahill** of Democracy NOW and Others at a Multi-group sponsored Community Forum All Saints Church Hall, 43-12 46th Street, Sunnyside.

Please see the Separate Flyer (enclosed, and sent to listserv members via email in Adobe pdf format) for more info, email [wqidc@wqidc.org](mailto:wqidc@wqidc.org), or call Kate and request another copy: 718-786-2413.

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**3 - Nov. 8 - Election Day 6 AM - 9 PM**

Get out and vote for Mayor and City Council.

See Freddy Ferrer's website at <http://www.ferrer2005.com/> -- make a donation and help Freddy get his message out.

(Meanwhile Bloomberg is probably going to spend \$100 million to get re-elected. Ads are expensive, but talk is cheap. Where is all this affordable housing Bloomberg talks about on his commercials and at <http://www.mikebloomberg.com/> ??)

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#### 4 - Two Quick Actions

Following the Credit Card Lobby getting congress to pass a bill that hits the ordinary person hard (and which will especially impact Katrina victims terribly), some of us have been sending back those postage paid envelopes found in credit card application letters EMPTY or with "Bankruptcy Bill -- SHAME, SHAME!" messages -- Please continue to do so. BUT....

Write letters to Congress, too, based on the Nov 2005 Consumer Reports' wonderful ViewPoint article, downloadable via <http://www.consumersunion.org/pdf/viewpoint1105.pdf> Part of it is copied on Page 3. Check out their new website <http://YourWallet.org> for more on this and related issues.

DEMAND THAT CONGRESS ACT TO PRESERVE THE WORKING CLASS and consumer rights are a part of this, along with labor rights. Revoke tax breaks to companies exporting jobs. NOTE: We try to keep address, phones and links to Congress current at <http://wqjdc.org>. We periodically send out a hard copy versions. Let us know if you need another.

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#### 5 - Information - Never Pay Retail - <http://www.johntabin.com/neverpayretail/>

Those who read the NY Times online no longer have free access to certain columns, unless you are a subscriber. The above link frequently points you to where columns can be read for free. We read the Times' ads. The extra money is more than a lot of us middle class working folk can afford.

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#### 6 - Oct 23 - Queens Electronics Recycling Event

Recycle your unwanted electronic equipment (computers, monitors, TVs, printers, scanners, keyboards, mice & cell phones) at the NYC Dept. of Sanitation's recycling event. All makes and models are accepted and drop off is free and open to NYC residents only. Each resident can bring up to FIVE (5) pieces of equipment. All equipment will be recycled. Queens' event is Sun., Oct 23 next to the Long Island City Best Buy store at 50th Street, between Northern Blvd and Newtown Road. For more info call 311 and/or check out <http://www.nyc.gov/nycwasteless>

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#### 7 - RIP Frances Gizerian

We note the passing and celebrate the life of our long time Executive Board member, former Treasurer, and dear friend, Frances Gizerian who died at the age of 92 on Sunday, Oct. 9th. With a twinkling eye and a warm smile, Frances was a willing volunteer and an asset at our voter registration tables.

An editor, she worked for many years with Emerson Publishers. She is survived by a brother Robert and several nieces and nephews as well as her dedicated home health care aide, Marilyn. Frances was like a second mother to Amy Bobrow, who died last autumn, and Frances missed Amy greatly. No doubt, the two are catching up.

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#### 8 - Some Community News Notes

We are updating on News Notes page on our website and would prefer to share some of YOUR news. Please keep us informed by calling Kate Brennan or Ruth Javna or writing the post office box or [wqjdc@wqdc.org](mailto:wqjdc@wqdc.org). Some quick notes:

**Joel Landy** is engaged and he and his fiancée **Takako** are planning to wed in May or June 2006. Meanwhile musician Joel will be performing with **Citizen Reno** in December. Watch for particulars.

Healing to **Jonas Javna** as he recuperates from surgery. (We understand all is going pretty well!)

Some lovely vacations to discuss with folks when you see them: **Diane Capasella** was in Greece, **Frances Bauer** was visiting her brother in Florida. **Marc Leavitt** and wife **Betsy Crawford** spent some lovely time celebrating Betsy's birthday at a North Carolina island retreat with no cell phone reception!!!

**Jimmy Van Bramer** has a gorgeous new car: Enjoy, Jimmy!!

Good for **Joan Pagan** for fostering a Mighty Mutts' dog -- great organization. See them down at Union Square most weekends and donate to help save these pets and find them homes. (Her Munchkin comes from Mighty Mutts.)

A good number of us went to Washington to march for peace on Sept. 24th. **Kate Brennan** posts some comments on her Peace Hugs blog, <http://kateannencyc.blogspot.com> -- maybe WQIDC will get a blog one of these days.... **Volunteers** **always needed for various projects**. Talk to Jimmy and Kate. Meanwhile you can register and blog at Democrats.com, whose president is our member, **Bob Fertik**. (And don't forget to listen to WBAI - 99.5 FM - and WLIB - Air America Radio on AM 1190.

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**WQIDC - West Queens Independent Democratic Club**

PO BOX 4252, Sunnyside NY 11104-0252

Emailing Listserv - <http://groups.yahoo.com/group/WQIDC/>

Calendar: <http://calendar.yahoo.com/wqidc>

Website: <http://wqidc.org>

Pres. Jimmy: 718-786-1324; VP Kate: 718-786-2413

See #4 above - **From Consumer Reports, Nov. 2005:**

## Viewpoint

THE CONSUMERS UNION PERSPECTIVE

### Rights that credit-card users deserve now

More than 5 billion credit-card offers bombarded Americans last year, burying them in paper and, in many cases, debt. Families who carry a credit-card balance now owe, on average, \$9,312.

Credit cards come with a cost far higher to consumers than the price of the items they buy. High fees, short grace periods, late fees for payments that were mailed on time but delivered late, and penalties when the consumer has missed a payment on a different card are driving credit-card debt to record levels (see the report on page 12). Consumers Union (publisher of CONSUMER REPORTS), the Consumer Federation of America, Consumer Action, the U.S. Public Interest Research Group, the Center for Responsible Lending, and the National Consumer Law Center have called for Congress to enact a variety of strong reforms. Consumers Union believes the following measures are essential:

- Congress should cap interest rates on credit cards at no more than the prime interest rate plus 10 percent. Now, penalty rates can go as high as 35 percent, about 28 points over mid-August's prime rate.
- The first page of every month's bill should state how long it will take and how much it will cost—interest included—

to pay off the balance at the minimum payment. A consumer who owes \$5,000 on a credit card at an annual percentage rate of 16 percent, and who makes a requested 2 percent minimum payment each month, will need almost 36 years to pay off the balance and will rack up \$9,329 in interest.

- The number and types of fees should be restricted to make it easier for consumers to compare cards. Congress should also require that fees be closely related to the actual costs to the card issuer, so that fees don't drive up the true cost of the credit to the consumer.
- Card companies shouldn't be allowed to add new terms and pile on increases after the consumer has signed on. Card companies that raise the interest rate should not be allowed to apply the higher rate to existing balances, that is, money already borrowed at a lower rate. Ads and applications for cards with artificially low "teaser" rates should clearly explain what the higher rate will be once the low rate ends.
- Card companies should be prohibited from increasing the periodic interest rate because a cardholder missed a payment to a different creditor or because his or her credit score changed.
- Credit-card companies should be

required to evaluate each consumer's ability to repay before issuing a credit card. Cards that encourage unrealistically high balances keep consumers on a debt treadmill. Aggressive marketing to, and high credit limits for, young people can mar their futures by ruining their credit records early in life.

- Practices that trigger unnecessary fees, such as setting short grace periods and failing to count a payment from the date of the postmark, should be banned. Consumers should be guaranteed 30 days to pay and shouldn't have to pay a late fee if the envelope is postmarked on time.
- Congress should clarify that both state and federal laws and agencies can simultaneously protect credit-card consumers. A regulation of the federal Office of the Comptroller of the Currency asserts that states may not enforce most of their own consumer-protection laws against national banks. Since national banks issue the vast majority of credit cards, this OCC rule stymies state consumer protection.

Consumers deserve a fair deal. Consumers Union believes it is long past time for Congress to improve credit-card contracts for consumers. For more information, go to Consumers Union's new Web site, [YourWallet.org](http://YourWallet.org).