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APRIL 2015

NEWS

A monthly publication of THE METROPOLITAN DEMOCRATIC CLUB of SEATTLE



John Burbank, center, discusses the disadvantages of the payday loan bill as MDC President Eleanor Munro, left, and Vice President Dan Fievez listen. Photo by Bert Wyman.

New payday loan bill reverses gains

He is not optimistic that the Washington State Senate will pass Senate Bill 5988, John Burbank, executive director of the Economic Opportunity Institute, told those attending the March 11 meeting of the Metropolitan Democratic Club of Seattle. If he is correct, he said, the stage will be set for a series of citizens' initiatives that are likely to succeed in a large turnout year as next year. These would effectively reverse the gains achieved by the 2009 statute regarding payday loans.

SB 5899 is an amendment to Washington's existing payday loan statute that was passed in 2009 as a means of reducing the numbers and APR of payday loans, Mr Burbank said. The total number of payday loans is down and total outstanding loans are down from 1.4 billion to 330 million. The APR varies from 150 to 180 percent, substantially lower than what had been charged before 2009.

Naturally, he added, this is a problem for MoneyTree, which makes its money on interest and loan turnovers. The new SB 5899 was drafted for MoneyTree and other payday loan providers. The current proposed legislation re-characterizes loans as small consumer loans with a lower rate of interest, but with all of the fees added in the interest rate goes to 306 percent APR.

Some Democrats have sponsored and are supporting the MoneyTree bill, he asserted. If you follow the money (campaign contributions) you learn why: the four principals in MoneyTree

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Members discuss bylaws, foreclosures

Bylaws

Having earlier voted on significant proposed changes to the bylaws of the Metropolitan Democratic Club of Seattle, the membership, under the leadership of Justin Simmons, bylaws committee chair, on March 25 considered another proposal that represents a major change in the MDC governance.

The proposal was to allow members to elect officers directly from the membership. Director Lem Howell moved that the members elect officers from among directors serving at the time of the election. After an amendment to exclude the office of secretary from those elected by the membership and discussion of the role of the secretary the motion failed. Following a motion (approved) to reconsider Mr Howell's motion, his motion carried. Throughout its 59-year history officers have been elected by and from the board of directors.

Vice President Dan Fievez moved to edit some of the language in the description of the duties and responsibilities of the secretary. The motion passed.

Mr Simmons will call one more meeting to complete consideration of proposed changes. The membership will be notified of the time and date. Following the final session, the bylaws will be revised as indicated by votes on the proposed

changes and distributed to the membership for final approval.

Foreclosure update

One part of the Metropolitan Democratic Club of Seattle's March 25 meeting featured Vice President Dan Fievez, who updated the group on the property foreclosure controversy. He had organized a program in 2012 to explain the securitization and foreclosure crisis.

He said in a recent case, the Washington Supreme Court held that the mortgage electronic registration system was not valid in Washington.

In another case, Lyons v US Bank, the court held that homeowners did not have standing to sue the mortgage holders until the foreclosure was complete, he said, at which point they could use the Consumer Protection Act to sue for damages.

According to Mr Fievez, this leaves the homeowner without a remedy to stay in the home even though he can sue for damages while living "under the bridge."

Finally, he said more homeowners are using the federal False Claims Act. Under this statute, once a claim is sued upon, the federal government must take over and prosecute the case, he added, and this saves individual claimants from having to spend attorneys fees they do not have.



New members

The MDC welcomes
new members

Linda Alexander

Bill Bradburd, candidate for
Seattle City Council District 9

editorial

MDC initiates Salons, Socials

For years I've heard members say they want the Metropolitan Democratic Club of Seattle to socialize more. More opportunities to socialize among ourselves is a theme that has been stressed at every one of our retreats to develop operating plans. But this year we have firmly committed to socialize: we've organized three Board Socials and three MDC Salons. All of these events occur at 6:00 pm on Thursday of weeks when there are no regular MDC meetings. All are in Seattle.

Board Socials are for directors, although as all our meetings are always open every MDC member is welcome. In fact, those who intend to run for a position on the board of directors might be well advised to attend. The idea is to get to know one another better, to build a better working team, and discuss ways to improve governance. These events are scheduled as follows;

Date: April 2. Host: Dan Fievez. Address: 4600 SW Maple Way.

Date: June 4: Host: tbd.

Date: October 8: Host: Seattle City Councilmember Sally Bagshaw. Address: Watermark Tower, 6th Fl Amenities Rm, 1107 1st Ave.

MDC Salons are for members and friends of the MDC. These events are for casual conversation and to introduce friends informally to the MDC. We may ask a speaker to suggest a topic for conversation and provide some basic information. Or we may not.

Date: May 21. Host: Cleve Stockmeyer.

Address: 8056 Sunnyside Ave N.

Date: July 23. Host: Harriet Wasserman.

Address: 1247 20th Ave E.

Date: September 3. Host: Anne Johnson.

Address: 3649 42nd Ave NE.

Food and drink fuel the conversation, so everyone is asked to bring appetizers,

salad, dessert or a main dish. The MDC provides beverages and service items.

These events should not detract in any way from the MDC's planned annual events (Chautauqua Afternoon and Winter Holiday Party), rather they may result in new ideas as to how to improve them.

Please let me know if you would like to host the Board Social on June 4.

- Eleanor Munro, president
walkere1@msn.com
206.370.1374.



The MDC schedules election of directors

May 15 is the deadline for incumbents and other candidates to declare their candidacy for director of the Metropolitan Democratic Club of Seattle for the 2015-2017 term. Any member in good standing may run for a position on the board of directors.

Candidates should inform Debby Norman at 206.679.5247 or nordy3@comcast.net. Names of incumbents will not be placed on the ballot unless they specifically notify Ms Norman that they intend to compete.

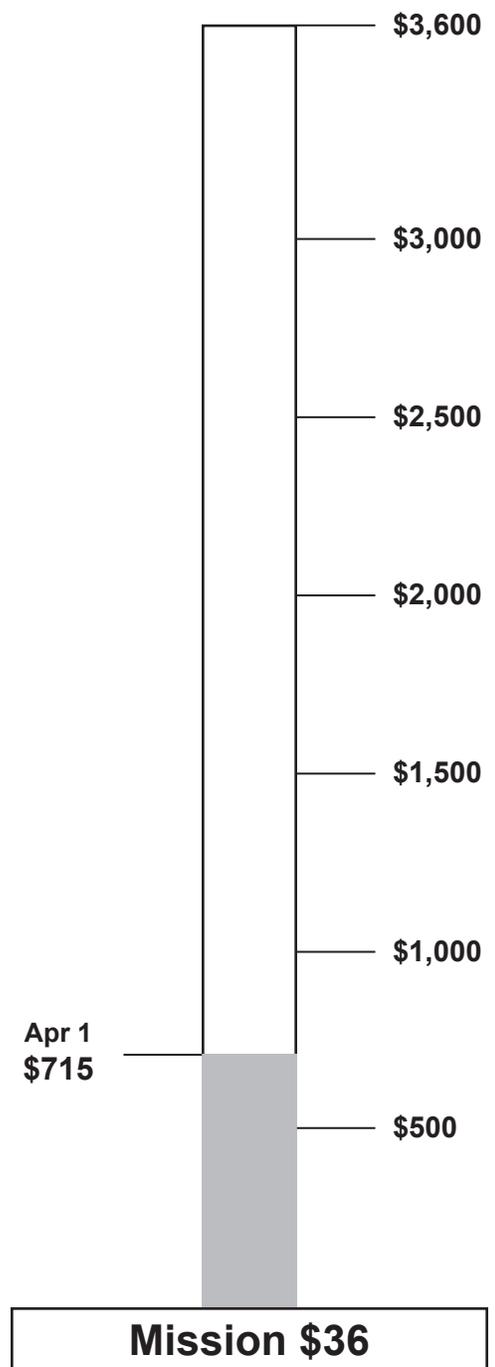
Those whose terms end in June 2015 are Joan Burton, Pete Francis, Kiku Hayashi, Anne Johnson, Eugene Lux, Eleanor Munro, David Rudo, Natasha Savage, Justin Simmons, Gael Tarleton, Harriet Wasserman, Jack Whisner, and Bert Wyman.

Candidates for director should also submit to Ms Norman no later than May 27 a statement of no more than 100 words and a photo suitable to print in the ballot.

The ballot will be inserted in the June newsletter. June 19 is the deadline for members to return ballots. The results will be announced by Ms Norman at our official annual meeting June 24.



Mission \$36



From the editor

Please send notices of upcoming events, letters, articles, and book reviews to Editor Eleanor Munro at walkere1@msn.com or 1925 41st Ave SW, Seattle WA 98116 no later than the fourth Wednesday of the month. All contributions are subject to editing. For more information call 206-370-1374.

METROPOLITAN DEMOCRATIC CLUB of SEATTLE - Board

Officers President Eleanor Munro ▪ Vice President Dan Fievez ▪ Treasurer Kate Martin
Directors Joan Burton ▪ Joanna Cullen ▪ Nelson Dahl ▪ Sen Pete Francis ▪ Kiku Hayashi ▪ Lem Howell ▪ Anne Johnson ▪ Peggy Maze Johnson ▪ Sen Eugene Lux ▪ Mark Marshall ▪ Allan Munro ▪ Dr David Rudo ▪ Dr Natasha Savage ▪ Justin Simmons ▪ Rep Gael Tarleton ▪ Harriet Wasserman ▪ Louis Watanabe ▪ Michael Weisman ▪ Jack Whisner ▪ Bert Wyman ▪ **Lifetime honored members** Pat Emerson ▪ Sen Pete Francis ▪ Hon Nick Licata ▪ Gov Mike Lowry ▪ **Representative to WAmend** Seth Armstrong

Mission \$36 update

- by Eleanor Munro

Treasurer Kate Martin reports that contributions to the fund to pay an administrative assistant equal \$715. The goal is \$3,600. The deadline is June 20, the day of our annual Chautauqua Afternoon.

Some members have added contributions to their membership renewals, using the new membership forms that have space to indicate membership and AA fund contributions. Some new members have done the same.

The executive committee of the Metropolitan Democratic Club of Seattle, urges you to contribute as soon as possible. You can do so by sending a check to Treasurer Kate Martin at 412 NW 73rd, Seattle WA 98117. Suggested levels of contribution are \$36, \$136, and \$360, but any amount is welcome.

The MDC has been without administrative assistance for almost two years. When Eleanor Munro was secretary, she provided those services. When she became president she continued to provide them as no one stepped up to take them on. She has, with the approval of the board of directors, hired Debby Norman to handle the administrative tasks.

There has been discussion about the role of the secretary. Some think that the secretary's duties and responsibilities should pertain to overseeing the MDC's information technology systems and activities. Others prefer the secretary to maintain the traditional role of that office, including overseeing the administrative work. That issue will be settled as the bylaws discussions continue.

Meanwhile the work needs to be done. As compensation for it has not been included in our budget, we need to contribute what we can to pay for this work. It is not feasible to expect that someone will volunteer to do it without compensation. And the board of directors has determined that no member of the board may receive compensation for providing services to the organization.

It is also clear that in order to achieve our goals as an organization we need to fully fund this position.



**April 8...
Jaxon Ravens,
chair of the
Washington State
Democrats,
will speak on the
"State of the Party."**



MDC opposes weakening of payday lending system

Based on a resolution prepared by Carin Chase, chair of the 32nd legislative district, the Metropolitan Democratic Club of Seattle (MDC) adopted the following resolution at its March 25 membership meeting:

Be it resolved that the Metropolitan Democratic Club of Seattle join with the many organizations that endorse opposition to SB 5899, which would undermine earlier reforms of the payday-lending system and would result in worse outcomes for low-income borrowers. Be it further resolved that this endorsement be immediately communicated to the Democratic members of the Washington State Legislature urging them to support it.

A letter was sent to all Washington state legislators from the MDC requesting support for this opposition.



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have contributed thousands of dollars to Democrats who are sponsoring and supporting the bill.

Mr Burbank said that payday loans are an "addictive product" in which the borrower falls further and further into debt. He said that the best way to combat payday loans is to enact effective antipoverty legislation. He cited the minimum wage bill (which the House has passed), legislation for paid sick leave, and gender wage equity as ways to fight poverty.



Want to plan a program?

Dan Fievez, vice president and chair of the program committee of the Metropolitan Democratic Club of Seattle, opines that a program committee is not a realistic way to plan programs. He says he would prefer to follow this procedure:

1. Contact Mr Fievez (operadaniel40@gmail.com or 206-382-6087) and let him know of your interest in the subject.
2. Arrange a convenient time for you and any other persons who want to work on this program to meet and work out the details, duties and responsibilities.
3. Follow the guidelines for developing a program. These will be posted in Dropbox eventually, but for now request a copy from Eleanor Munro, walkere1@msn.com or 206-370-1374.

Mr Fievez emphasizes that with few exceptions, such as the governor, King County executive or mayor, our programs are based on the subject and the idea is to find the best people to speak on that subject. Or at least the best people who don't require a stipend, he said.

In a survey members indicated programs they would like to work on. Some of these that are not now in the planning stages are:

Impacts from energy changes: Allan Munro, Peggy Maze Johnson, Judy Gibbs, Charlton Price.

Pollution and acidification of the ocean: Seth Armstrong, Peggy Maze Johnson.

Clean Water Act: Elizabeth Stanton, Joanne Cullen.

If you are still interested, Mr Fievez would like you to take the initiative, call him, and get the ball rolling.

In the survey, some members suggested other potential programs. Again, if you are still interested, call Mr Fievez and start organizing.



**1125 Harvard East
Kay Bullitt's Gathering Place**

by Sam Sperry
\$25

Mail your check to Treasurer Kate Martin
412 NW 73rd, Seattle WA 98117

mark your MDC Calendar April - May 2015

All regular membership meetings occur on the second and fourth Wednesdays of each month, noon – 1:30 pm at the Plaza 600 Building #205, 600 Stewart St, Seattle, unless otherwise noted. The MDC welcomes guests at all membership meetings and events. All members are welcome to attend all MDC committee meetings and events.

April 2 Board Social, 6:00 – 8:00 pm. A potluck dinner for members of the MDC board of directors at the home of Dan Fievez, 4600 SW Maple Way, Seattle. For more information contact Eleanor Munro, 206.370.1374 or walkere1@msn.com.

April 8 Membership meeting Topic: State of the Party. **Speaker:** Jaxon Ravens, chair, Washington State Democrats.

April 8 Single-payer Task Force meeting, 1:30 – 2:00 pm, Plaza 600 Building #205, 600 Stewart St.

April 22 Membership meeting – to be determined

April 22 Single-payer Task Force meeting, 1:30 – 2:00 pm, Plaza 600 Building #205, 600 Stewart St.

May 13 Membership meeting Topic: “Meeting the Goals of a Public Bank.”

Speakers: Seattle City Councilmember Nick Licata and Darel Grothaus.

May 21 MDC Salon, 6:00 – 8:00 pm. A potluck social for MDC members and friends at the home of Cleve Stockmeyer,

Note from the president

While we discussed revisions of the bylaws March 25 we enjoyed a variety of goodies: sandwiches, spring rolls, pizza and muffins. It would be fun to do that at every meeting of the Metropolitan Democratic Club of Seattle. But I think it would wear us out trying to arrange for lunch twice a month.

We could, however, take turns bringing cookies or something similar each time, with the MDC providing the coffee. Somehow, the atmosphere becomes more congenial and collaborative when we have yummys to share.

Let me know when you want to take a turn:

April 8

April 22

May 13

May 27

June 10

June 24

As always, thank you for enduring loyalty to the MDC and to promoting good government, good food, and progressive values.

Eleanor Munro, president
walkere1@msn.com
206.370.1374

8056 Sunnyside Ave N, Seattle. For more information contact Eleanor Munro, 206.370.1374 or walkere1@msn.com.

To join the MDC or for more information contact MDC President Eleanor Munro at 206.370.1374 or walkere1@msn.com or visit metrodem.org or facebook.com/metrodem.



April

What's happening

April 9 Kickoff party to re-elect Bruce Harrell to Seattle City Council, District 2, 6:00 – 8:00 pm, Filipino Community Center, 5740 Martin Luther King Jr Way.

April 10 NW Progressive Institute's annual spring gala, 6:30 – 8:45 pm, Mercer Island Community Center, 8236 SE 24th St, Mercer Island. Special guests are Washington Attorney General Bob Ferguson and Congressman Derek Kilmer. \$70 individual, \$100 household, \$25 living lightly. For more information or to register, nw progressive.org/gala/.

April 23 “April Fools,” a political parody program produced by the West Seattle Democratic Women, 6:00 – 8:30 pm, West Seattle Golf Course. Admission (tbd, but probably around \$30) includes dinner and show. No host bar. Featuring the Kook Brothers. Individuals and groups are invited to produce and present short (five minute) parodies as part of the program. Donations for the West Seattle and White Center food banks will be collected – cash and non-perishable food, please. To RSVP, or for more information contact Ann Martin at 206.935-4693 or martinhtam@gmail.com. Directions: I-5 to West Seattle Bridge exit, cross the bridge, left at first light on 35th Ave SW, just past SW Avalon Way look for small City Parks sign on the left that marks entrance to golf course parking lot.

Membership renewal date appears on above label

April 2015

METROPOLITAN
DEMOCRATIC CLUB
OF SEATTLE

Eleanor Munro
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Seattle WA 98116

Return Service Requested

