



DELEGATE DANA STEIN WILL HEADLINE CBCDC'S NOVEMBER MEETING (NOV. 8TH)

DEMOCRAT

Central Baltimore County's Democratic Club Newsletter

IN THIS ISSUE

Author/Delegate Dana Stein Joins CBCDC for Nov. Meeting

July was Baltimore's hottest month *ever*. During the past six months, the country has experienced unusual weather phenomena – severe droughts, floods, tornadoes, and hurricanes. No one can say for sure, but it's likely these events are the leading edge of significant climate change that will change our way of life.

In 2007, Dana Stein started writing a novel that describes what life would be like if major global warming sets in. His novel, *Fire in the Wind*, is set in 2036 and imagines that the U.S. is in the throes of social upheaval. Many farmers have lost their land to severe heat; thousands have been uprooted by rising seas; environmental movements have become radicalized. Through three main characters – an NYU environmental science professor with radical ties, an Iowa farmer who has been displaced by drought, and a member of the National Security Council – the novel describes a world that is very different from the one we know.

Delegate Dana Stein represents District 11 and was re-elected to a second term in 2010. He serves on the House Environmental Matters Committee and is a deputy majority whip. He also is executive director of Civic Works, an AmeriCorps program that engages the energy of young adults in a variety of service projects. Civic Works also operates a Baltimore City middle/high school and an urban farm.

WANT TO LEARN MORE?

If you want to know more about *Fire in the Wind*, Delegate Stein or you'd like to buy a copy of your own (they make a great Christmas, Chaunnukah or Winter Solstice gift!) visit www.fireinthewind.com



Redistricting Roundup

What you need to know about Federal, State and Local redistricting (Hint: you may have a new Congressman!)

Pages 3 and 4



Peter Franchot on Financial Literacy Education

Comptroller Franchot (our October guest speaker) shares more information about his financial literacy education initiative and how you can get involved.

Page 5

CBCDC Board

President

Anne Neal

Anneneal88@gmail.com 410-913-3344

Vice President

David Kosak

davidskosak@gmail.com 443-895-0816

Treasurer

Jon Christiana

Jonc106@gmail.com 410-949-0488

Co-Secretaries

Judy Harris

Jharris341@aol.com 410-853-7717

Vivienne Davis

410-252-1302 vedavis@comcast.net

Directors at Large

Lori Albin

410-336-8801lalbin123@comcast.net

Dan Ewald

443-722-7041Daniel.lory.ewald@gmail.com

Mike Ertel

410-599-6953 mkertel@aol.com

Bob Lever

410-274-6722 leverrobert@aol.com

Jonathan Schwartz

410-960-0737 Jbs4544@gmail.com

Scott Sokol

407-421-0008 ssokol310@aol.com

Matt Stegman

440-413-4822 stegmata@gmail.com

Theresa White

410-790-428 theresa.white@gmail.com

Alan Wojtalik

410-665-0881 alan_wojtalik@hotmail.com

President's Letter

By Anne Neal

Well folks – another successful and well-attended meeting. Thanks for coming out and proving, once again, what an active and engaged group we are. We thank **Comptroller Peter Franchot** for sharing his time with us. I, and many others, really appreciated his candor regarding some very tough issues.

Our next meeting is **November 8** when we welcome **Delegate Dana Stein** from the 11th District. Join us at 6:45 pm to mingle. After Delegate Stein speaks and answers some questions, we will host a training session for Delegate selection to the **Democratic National Convention**. We urge anyone who is interested in this incredible opportunity or who just wants to know more about the process to join us.

Last meeting, we asked what **state and local issues** mattered most to members of our club. The local issue that garnered the most interest was exploring an **elected/hybrid school board**. The state issues that were mentioned most were **marriage equality** and **alternative energy**. Tentatively, we have decided to have an “issues” meeting in January to discuss these issues and decide what position we, as a club, want to take.

That brings me to an important point. If you want to be able to discuss and vote on the stand the club will take regarding these issues, you **must be a member**. I'm not making that up; it is in the bylaws of the club. You must have been a member for 30 days prior to the meeting. So, if you want your voice to count with regard to these important issues, **you must pay your dues no later than December 10**.

Speaking of December, we are excited about our **Holiday Party on December 13**. As usual, it will be a pot luck, with the club and board providing entrees. We ask that members whose last names start with A through M bring **appetizers** and those with last names starting with N through Z bring **desserts**. The club will also provide wine, beer and soda. Jon Christiana, our illustrious treasurer, has offered to host the party. He lives in Hunt Valley at **9 Ringleaf Ct., 21030**. We ask that everyone bring an item for the

Assistance Center of Towson Churches (more on them later this issue). They have needs greater than ever so it is crucial that the community supports them. You will find more about them and what they need below.

My rant this month is simply a quote borrowed from Andy Borowitz –

“We support our troops for protecting our freedoms and beat them over the head for exercising them.”

ACTC – Assistance Center of Towson Churches serves people in need in 21 zip codes in and around Towson. They are being asked more this year with fewer donations. As an example, last September 945 people were served; in September 2011, ACTC served more than 2000 people in need.

While non-perishable food items are always accepted and appreciated, monetary donations do even more good. ACTC is able to buy food items on a deeply discounted scale so your cash actually provides more food for those in need.

CDCBC Members can go online to www.actconline.com to donate via Pay Pal or bring a check or cash to our holiday party (checks can be made payable to ACTC). Rev. Fred Weimert from Calvary Baptist Church says the majority of the ACTC clients are the working poor. Single parents, families, recent divorcees and the elderly frequent ACTC services. This charity is as local as it gets for CDCBC members.

Please consider learning more about ACTC and giving what you can to this very worthy charitable group.

The Giant grocery stores on York Rd. have grocery bags prepared for the ACTC. Just go to customer service to pay for the bag. Each bag costs about \$22.00.

SUBMISSION POLICY

This newsletter is created by a handful of volunteers who make every attempt to publish factual information, and who wish to encourage the free exchange of information and opinions. However, the opinions, beliefs and viewpoints expressed by contributors to this newsletter do not necessarily reflect the opinions, beliefs and viewpoints of the CBCDC or official policies of the club. All images taken from public domain, press kits or used with permission. Please send submissions to newsletter editor at stegmata@gmail.com. The deadline for all submissions is 14 days before the monthly meeting or the 23rd of each month.

UPCOMING EVENTS



Nov. 12th Bowling for Equality

Join us at Stoneleigh Lanes at 6:30 while we strike a difference for marriage equality while competing in duckpin bowling.

CBCDC will be joining up with BCYD at the bowling lanes to create letters, learn from activists from HRC, and gearing up for the upcoming fight in session. The fight will continue thanks to actions by our club to sway our legislators and the electorate. Help us frame the issue and make it a winning one in Annapolis.



December 13th Holiday Party

Join us for our annual holiday celebration. Always a good time!

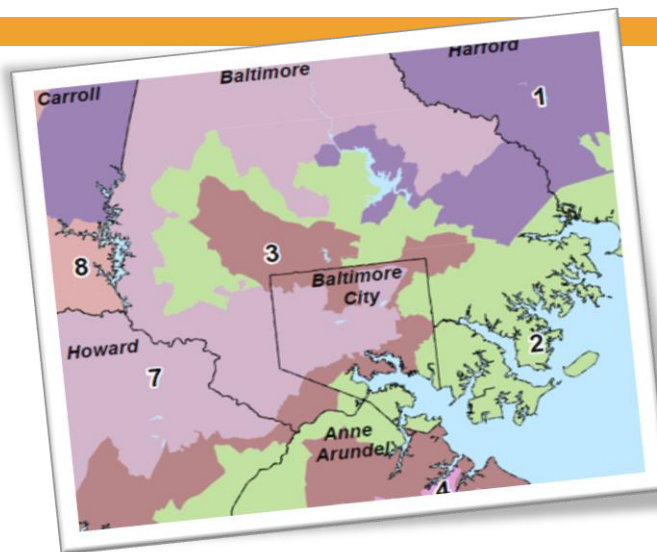


January 10th General Meeting

We'll be discussing the issues most important to club members (see Anne's letter) and charting a course of action. Speakers TBD.

FIND YOUR NEW CONGRESSMAN

Baltimore County saw a lot of change in the new round of congressional redistricting. To find your congressman or other elected officials, visit <http://mdelect.net/>



Your new Baltimore County congressional district map, featuring way more Elijah Cummings and way less Andy Harris.

Redistricting and You

by Matt Stegman

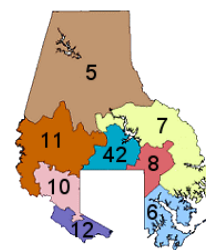
Under the US Constitution, all states are required to re-draw congressional districts based on the principle of "one man (or woman), one vote" in the year following a US Census. Amazingly, there is nothing in Maryland law or statute that outlines how the redistricting process should work. In Maryland, our redistricting maps are passed as a regular bill by the General Assembly with the Governor taking the lead in creating the lines (he has final veto approval of any map).

Recently, our Senators and Delegates spent a few days in Annapolis working on new district lines, with big changes happening in Baltimore County. First, the Sixth District, represented by Roscoe Bartlett, no longer comes into the northern part of the county. Instead, the areas along the Pennsylvania border have been added to the First District, represented by Andy Harris. In what will be welcome news to members of our club, Elijah Cummings takes a large section of the county formerly included in the First. Towson-area representatives (and club favorites) John Sarbanes and Dutch Ruppersberger trade a few precincts, so check the link at left to see if you have a new congressman!

The General Assembly will take up legislative redistricting during the 2012 regular session in January. Unlike the congressional process, Maryland law

clearly states how legislative reapportionment works. Like the state budget, the redistricting process is heavily controlled by

the governor. By law, he must present a plan to the Senate President and House Speaker on the first day of the regular



session (January 11th). The legislature may amend the plan, but the governor has final veto power and if, after the 45th day, no plan has been

passed the governor's plan as presented becomes law.

This year, there will be a few wrinkles to the redistricting process that will make things interesting. First, Baltimore City will be losing a Senate district and there is a good chance we will see a return of city-county districts. Second, there is the "No Representation without Population" Act, which requires prisoners be counted, for redistricting purposes, at their last known address.

If nothing else, redistricting gives us, the political junkies, the opportunity to see which delegates, senators and members of congress are held in highest esteem by their peers. Using that measure, expect our Baltimore County delegates to get much bluer districts!

For more info on the redistricting process, visit <http://www.mdp.state.md.us/Redistricting>

A Case for Better Representation in Baltimore County

Op-Ed by Mike Ertel

In 1955, seven councilmanic districts were established under the County Charter. Baltimore County was still very rural with the bulk of its suburban population concentrated around communities like Catonsville, Dundalk, Essex, Parkville, Pikesville, Towson and Woodlawn.

Undoubtedly, the 7 council districts were based on the 1950 Census data when Baltimore County had only 297,000 residents **that exploded to 490,000 by 1960!**

New suburban neighborhoods were being developed in Timonium, Carney, Perry Hall and Security Square fueling the population growth. Baltimore County was in its heyday of good manufacturing jobs and residents moving into brand new neighborhoods. Large industry like Bethlehem Steel, General Motors, and Western Electric fueled middle class salaries and the county's tax base.

In 2011, the county has grown to 805,000 residents with a more urban, suburban mix of population. Baltimore County has new complex issues like overcrowded schools, aging communities with neglected houses, declining school performance, larger numbers of homelessness, poverty, crime and addiction problems. We have aging infrastructure including the 2nd oldest school stock in Maryland. Large industry in the county is a skeleton of its former self. Baltimore County has no mayors or town managers to actively manage its older communities like Parkville, Catonsville, Pikesville, and Towson. Yet at the same time, council districts have grown much larger with less ability for a councilperson to be able to focus on any one area effectively.

The Towson area lost its own council seat in the 2001 redistricting - not because of population loss, but as a solution to a lack of minority representation on the county council. An African American friendly district was created in the Liberty Road corridor. Towson is further split up under the 2011 Redistricting - now into 4 different districts and the Woodlawn area was split between 2 districts.

There has been explosive population growth in Owings Mills and Perry Hall /White Marsh since 1980 yet these areas do not have their own dedicated representation. Towson in particular is unique in that it has an urban core and a very dense population more like a small city.

Other large counties in Maryland - Prince Georges and Montgomery are represented by 9 council districts (and some of their towns have mayors or city managers). Baltimore City has 14 seats with only 620,000 residents. The national average for local government representation is approximately 1 councilperson per 85,000 people. In Baltimore County, we have 1 councilperson per 120,000 and growing. County Council typically deals with everything from school problems, code enforcement issues, new development, community revitalization, zoning, county budget and laws.

The budget for each council seat is approximately \$185,000 per year*. This is not a large budget item, but asking for more council members in lean economic times may be an unpopular recommendation. But it is a

necessary one and with promised reforms could cost just \$145,000 per year total*.

Because as the county continues to grow and its issues become more complex and demanding, our quality of life will begin to deteriorate if we don't have adequate representation. County council is first tier representation to the people, yet your councilperson is representing 5 or 6 different areas who are increasingly demanding her attention. The council elections now require \$100,000+ to run and many qualified candidates can't raise money to compete in these ever larger districts. Most council campaign donations are now from a few special interest groups vs. persons in the community.

Our current districts in 2014 will be:

- District 1 - Arbutus, Catonsville, Lansdowne, Woodlawn
- **District 2 - Pikesville, Ruxton, Owings Mills, Reisterstown, Stevenson, Greenspring Valley, Caves Valley**
- **District 3 - Timonium, Cockeysville, Jacksonsville, Kingsville, Hereford, Glen Arm, Hampton + Phoenix**
- District 4 - Randallstown, Woodlawn, Security Square, Lochearn
- **District 5 - Perry Hall, White Marsh, Bradshaw, Towson, Kingsville, Carney, and Cub Hill**
- **District 6 - Overlea, Parkville, Hillendale, Loch Raven Village, White Marsh, Oliver Beach, Middle River**
- District 7 - Dundalk, Essex, Rosedale and Edgemere

Districts 2, 3, 5 and 6 are very large geographically with diverse populations. The current councilmanic districts split communities among different districts. **Towson is now split among four different councilpersons.** Woodlawn and Owings Mills are each split by two councilpersons.

A 9 Council District Baltimore County might look like this:

- District 1 - Arbutus, Catonsville, Lansdowne, Granite
- District 2 - Pikesville, Stevenson, Greenspring Valley, Ruxton
- District 3 - Timonium, Cockeysville, Jacksonsville, + Phoenix
- District 4 - Randallstown, Woodlawn, Security Square, Lochearn
- District 5 - Perry Hall, White Marsh, Bradshaw, Kingsville, Fullerton
- District 6 - Rosedale, Overlea, Parkville, Cub Hill, Glen Arm
- District 7 - Dundalk, Essex, Middle River and Edgemere
- District 8 - Owings Mills, Reisterstown, Glyndon, Monkton, Caves Valley
- District 9 - Towson, Hampton, Loch Raven Village, Hillendale

These districts follow the natural delineation between communities, keep them intact, and give councilpersons more ability to effectively represent their council districts' diverse needs and population.

Isn't it time for fair representation in Baltimore County?

*Note: \$185,000 is an estimation of the cost of each council district

- \$54,000 in Councilperson Salary
- \$100,000 in Staff Payroll and benefits (reduce to \$82,000 when you go to 9 districts)
- \$6,000 County Car (eliminate - what happened to all the 2010 campaign promises?)
- \$25,000 in Benefits (pension, health insurance, etc. - go to a hybrid pension / 457 Plan and reduce these costs)
- 7 Districts at \$185,000 each vs. 9 Districts at \$160,000 each



Be a Convention Delegate!

Every Democrat is eligible to be a delegate to the convention, although it is not an easy process. There will be a special presentation by Maryland Democratic Party's Political Director Matt Verghese at the CBCDC meeting on November 8 to explain the process.

This year's convention will be exciting as we renominate Barack Obama to be our party's presidential candidate in 2012. National conventions are about Democrats from across the country coming together to show support and unity behind a president who, in the words of Maryland Democratic Party Chair Yvette Lewis, "will get Americans working again, grow the economy and protect our core values."

Find out how YOU can be in Charlotte for this great event by coming to this month's CBCDC meeting.



Ruppersberger, Cardin Support Military Families

Baltimore County legislators Rep. Dutch Ruppersberger and Senator Ben Cardin introduced legislation to give free or reduced-price hotel accommodations to families of injured soldiers while they visit their recovering loved ones.

Financial Literacy Education: A Vital Need

by Comptroller Peter Franchot

The follow was written by Comptroller Franchot following his visit to the club during the October meeting, where he discussed a number of issues including the need for financial literacy education.

Dear Friends,

Financial literacy is an issue I've become involved with in the last few years. Frankly, it's an issue we all should have been focusing on for years but haven't been.

As we struggle to regain our nation's financial footing following the collapse of our housing and financial markets, there is plenty of blame to be shared -- from predatory lenders and reckless Wall Street financiers to a failed federal regulatory framework and partisan politicians. However, we must recognize the fact that far too many people lacked an understanding of the fundamental principles of personal finance and purchased financial products that they didn't fully understand, made financial commitments that they certainly couldn't afford, often to buy things that they really didn't need.

In fact, members of Generation Y- today's teens and 20-somethings - are likely to be the first generation in US history to end up financially less well-off than their parents.

We must do something to prepare people to make smart decisions and safely navigate an increasingly complex financial marketplace.

In the wake of the nation's fiscal meltdown, I've been pushing for improved financial education--particularly in our schools. I believe all high school students should be required to take a financial literacy course as a graduation requirement. Allegany, Talbot, Charles and Carroll counties currently require it in Maryland.

While no amount of financial literacy education could have prevented our nation's economic crisis, I believe that if people from my generation and our children's generation had received the benefit of financial education -- just as they have reading, writing and arithmetic -- fewer would be drowning in debt today and facing the loss of their homes, their credit ratings and their financial security.

Students taking courses in personal finance are learning the basics of credit, saving, debt management and how to balance a checkbook--fundamental life skills all our young people should have.

Every young adult needs this kind of basic financial knowledge. Not just the ones who seek it out proactively. Many are even teaching their own parents.

I've recently launched a petition that calls for personal finance education for all Maryland students before they graduate from high school. The goal of the campaign is to collect 10,000 signatures and deliver it to the members of the Maryland General Assembly on the first day of the 2012 legislative session. If you are interested in showing your support for the initiative, please sign the petition online at <http://www.marylandtaxes.com/comptroller/initiatives/literacy/>.

I believe financial education remains a crucial step in preparing and positioning our kids for a secure and successful future. I believe that all of us in government have a responsibility to ensure Maryland students receive the tools and skills they need, not just in writing, reading and arithmetic, but the knowledge to make sound, responsible financial choices.

Sincerely,

Peter Franchot, Comptroller



County Executive Kevin Kamenetz
THE BALTIMORE COUNTY DEMOCRATIC PARTY
And Event Chair Martin G. Knott, Jr.
Cordially Invite You

To The

5th Annual Democratic Party Unity Dinner

Honoring
Cheryl Bost
Dunbar Brooks
The Honorable Jim Smith

With Special Guest
United States Senator Ben Cardin

On
Wednesday November 16, 2011

At
Martin's West
6817 Dogwood Road
Baltimore, MD 21244

7PM – Dinner - \$75 per guest

DEMOCRATIC CLUB DISCOUNT:
\$60 per registered Club Member when a Club commits to a table of 8

Checks made payable to the "Baltimore County Democratic Central Committee" can be mailed to
Martin-Lauer Associates, LLC, 1010 Hull Street, Suite 202, Baltimore, MD 21230.

For more information, please contact Sophia Silbergeld
at 410.547.8884 or sophia@martinlauer.com.

Senator Ben Cardin is appearing at this event as a featured speaker. Senator Cardin is not asking for funds or donations.

Authority: Baltimore County Democratic Central Committee, Margaret Z. Ferguson, Treasurer

Financial Responsibility and Fixing the Economy

Op-Ed by Jim Kehl



At the CBCDC October meeting, Comptroller Franchot had the following economic suggestions for the Democratic Party during this recessionary period: 1) do not increase taxes on businesses; 2) manage the government as cost efficiently as possible; and 3) forego new programs until the current economic downturn ends. The Comptroller pointed out that the most important issue to Americans is jobs. With respect to this issue, the Comptroller reminded us that government cannot create all of the new jobs that are necessary for a thriving economy.

I think that, for the most part, the Comptroller's advice is sound. With respect to taxes, I do think the federal income tax rates on individuals can be increased for joint return filers with taxable incomes of more than \$250,000. The rates that were in effect during the pre-Bush years should be reinstated. The maximum percentage rate increase under this proposal would be 4.6%. This minimal tax increase will not seriously affect the lifestyles or the investment returns of the individuals upon whom it would be imposed. (As an aside, I want to commend the club member who candidly told the Comptroller that the recession had not adversely affected her or members of her family and that she wanted him to raise her taxes). A small tax increase, when combined with the troop withdrawal from Iraq and other financially prudent strategies, should provide revenue for the government to rebuild and repair schools and infrastructure. Rebuilding infrastructure should create jobs.

Contrary to the apparent beliefs of Congressmen Ryan and Harris, taxes are not strangling businesses. Declines in sales revenues due to the decrease in demand for products and services are the major problems facing businesses. The reason for this reduction in demand for products and services is the decrease in disposable income of middle-income individuals. If middle-income individuals obtain jobs and receive higher wages, they will increase their consumer spending and buy more products and services. Business revenues will increase. In order to maintain the increased revenues and the resultant increased profits, businesses will be forced to hire people.

No business ever hired anyone because it received a tax decrease. A business only hires people because it needs people to maintain or to increase its revenues. In almost 40 years of practicing public accounting, I cannot recall even one incident where a business reduced payroll because of a tax increase. The reason lay offs occur is almost always due to a business contraction.

The Comptroller is correct that government and businesses ought to be operated as efficiently as possible. This advice should be applied regardless of the current economic climate and regardless of the political party in power.

Government cannot create all necessary jobs. Government can begin to repair our infrastructure and invest in wind turbines and other technologies that combat global warming, which is a scientific fact.

Government can't turn the economy around all by itself. But government can lead the way.

Important Notice from the Democratic Central Committee



By Ed Crawford

We are sad to report to the Club our fellow Club member and friend John Ward has resigned his

elected position on the 42nd District Central Committee. John was elected to Party Office last year in his first run for office. Shortly thereafter, he was recalled to active duty in the service of his Country and stationed in Afghanistan. John served with distinction and upon his return to the States will continue his service in the Washington D. C. area. He realized this decision was not in the best interests of his office and mission of the Baltimore County and State Democratic Party and thus resigned his position.

Under the Baltimore County Democratic State Central Committee By-Laws, the 42nd District members will advertise the vacancy in the Towson Times the third week of November. **The 42nd District Central Committee asks interested Democrats to mail their interests and qualifications to Ed Crawford, Baltimore County Democratic Central Committee, P.O. Bo27435, Towson, Md. 21285-7434.** The Candidate interview evening will be November 29, 7-8 PM, at the TABCO Tower, conference room, 305 East Joppa Rd., Towson, Md.

Central Baltimore County Democratic Club Annual Membership Form

ANNUAL DUES ARE ONLY \$20 PER MEMBER

Renew online at: <http://www.cbcdc.org/membership.php>

Make Check Payable to the the CBCDC

Mail to: CBCDC, Inc., P.O. Box 5194 Lutherville, MD 21094

Note: Dues and donations to CBCDC, Inc. are not tax deductible



___ I (we) would like to help support the CBCDC by renewing my (our) annual dues. Enclosed, please find my (our) annual dues of \$___.

___ I (we) have also included an additional \$___ as a donation to the club and/or the Political Action Committee.

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Cell Phone: _____

Email: _____

(CBCDC Sends out its monthly newsletter by email to reduce our carbon footprint and save much-needed funds. If you want to receive your copy by mail, please let Judy Harris know: jharris341@aol.com or 410-853-7717.)

DEMOCRAT

THE CENTRAL BALTIMORE COUNTY DEMOCRAT
 CENTRAL BALTIMORE COUNTY
 DEMOCRATIC CLUB
 P.O. BOX 5194
 LUTHERVILLE, MD 2109