

EVERYDAY DEMOCRACY

CITIZEN ADVOCACY CENTER'S SEASONAL NEWSLETTER, FALL 2002

Bankruptcy Reform: Who Really Benefits?

On October 1, 2002, the Center welcomed bankruptcy attorney Susan G. Castagnoli to speak on the history of bankruptcy in the U.S., and her concerns regarding the upcoming bankruptcy reform legislation facing Congress. Although bankruptcy reform has long been a favorite topic for the credit card and finance industry, it was not until after the 2000 election that serious political consideration was given to "reform." Not-so-coincidentally in the 2000 election cycle, credit card and finance companies made \$9.2 million in campaign contributions to federal candidates and the Republican and Democratic parties. MBNA America, the nation's largest credit card issuer, was the single largest contributor to the 2000 Bush presidential campaign.

The upcoming reform legislation penalizes the average consumer by assuming that all persons filing for bankruptcy are attempting to cheat the system. Debtors are forced into a symbolic debtors' prison of repayment schedules whether they can truly afford to reorganize or not. The new reforms also raise the priority of unsecured creditors such as credit card companies who give unending credit to teens and other consumers who are traditionally not credit-worthy. Finally, the reform legislation completely removes the bankruptcy judge's discretion to consider the circumstances that brought the consumer to bankruptcy, whether it be divorce, large medical bills, terrorist attacks, or corporate misdeeds leading to layoffs and the loss of retirement and severance benefits. If this version of "reform" is passed, the safety net for the average consumer will disappear while corporations are permitted to make Enronesque maneuvers to protect assets from former employees and creditors.

Bankruptcy reform legislation has been tabled until after the November election but will rear its ugly head again in January. Stay informed!

CAC Calendar of Events Save the Dates!

HOLIDAY OPEN HOUSE & CITIZEN INITIATIVE AWARDS

Wednesday, December 4th, 6—9 PM
Citizen Initiative Awards begin 7:30
Citizen Advocacy Center

Visit the Center and spread some holiday cheer! Citizen Initiative Awards will be celebrated at 7:30 PM, honoring those who have improved democracy in their community and are inspirations to others.

DEMOCRACY IN ACTION SEMINAR

Learn the basics of community participation
Tuesday, December 10th, 7—9 PM
Citizen Advocacy Center

- Discover who local government representatives are and how to effectively contact them;
- Learn how to use The Freedom of Information Act and the Open Meetings Act;
- Learn About the Illinois General Assembly, how a bill becomes a law and how to research bills.

Call to register 630-833-4080

TOLLWAY TEA PARTY

**Monday, December 16, 2002,
Illinois State Toll Highway Authority
12:00 PM**

Join the Center's rally telling the
Illinois State Toll Highway Authority:

**DO NOT RAISE TOLLS!
FREE THE TOLLWAYS!**

Call the Center at 630-833-4080
for more details

CITIZEN ADVOCACY CENTER ANNUAL MEMBERSHIP PLAN

The Citizen Advocacy Center is restructuring our giving program, and we are proud to announce our new membership program. By becoming a member, you will join a network of Citizen Advocates who believe in bridging the gap between democracy in theory and democracy in practice, and who value building democracy at the local level.

MEMBERSHIP BENEFITS*

- Delivery of *Everyday Democracy*, the Center's quarterly newsletter
- Postcard notification of all Center programs and events
- Participation in on-line discussion groups
- Event committee membership
- Discounts to fee-based events
- CAC membership card
- Citizen alerts
- CAC memento
- Donor party
- Recognition gift

* Membership Benefit varies depending on Member Level

BECOME A MEMBER AT THE LEVEL THAT WORKS BEST FOR YOU!
ALL MEMBERSHIP CONTRIBUTIONS ARE TAX DEDUCTIBLE

- Student/ Low Income Membership \$10
- Base Membership \$25
- Family Membership \$40
- Friends of the Center Membership \$100
- Dollar a Day Members \$365
- Civic Patron Members \$500
- Civic Benefactor Members \$1000

MONTHLY CREDIT CARD CONTRIBUTIONS

The Center has the capacity to take secured on-line donations by credit card. Spread your donation over the entire year by making a monthly donation that will be automatically charged to your credit card account.

- \$5/ month is \$60 dollars a year
- \$10/ month is \$120 a year
- \$15/ month is \$180 a year
- \$20/ month is \$240 a year

TIME-DONOR CONTRIBUTIONS

The Center always needs and values your contribution of time!

Every volunteer hour is equal to a \$10 contribution, entitling our time donors to a wide range of benefits!

CITIZEN ADVOCACY CENTER ANNUAL MEMBERSHIP PLAN

The membership program will take effect January 1, 2003

All donations received between November 2002—December 31, 2002 entitles donor to a one year membership

Contributions are Tax Deductible

Why Should I Participate in the Center's Membership Program?

Becoming a member at the Center is important because it demonstrates that you believe in the work of our community lawyers, volunteers, interns and staff. Becoming a member means to value:

- The Center's pioneering approach to building democracy at the local level to create systemic citizen participation in government;
- Community lawyers teaching citizens about the law and how to use it to have a more effective voice in the democratic process;
- A free resource for people and community groups to ask questions on matters of public policy or concern, such as: how to make a Freedom of Information Act request, under what conditions can a public body meet behind closed doors, what qualifies an area as "blighted" for a Tax Increment Financing district;
- An organization that monitors local government bodies to ensure they are accountable to the communities they represent;
- An organization that works to aggressively remove undemocratic government protocols that deter citizen participation.

—> **Will the Center continue to offer it's programs and services for free?**

Yes! The Center will continue to be a valuable public resource.

—> **Can I receive the Center's electronic quarterly newsletter, *Everyday Democracy*, if I am not a member?**

Yes! Anyone can sign up to receive our quarterly electronic email. Simply:

- Visit our website, www.citizenadvocacycenter.org
- Click Link: "Sign Up for Free E-mail Newsletter" and follow instructions.

—> **Will the Center continue to mail, *Everyday Democracy*, and postcards informing me of programs and events if I am not a member?**

The Center is updating our mailing program to mail copies of our newsletter, *Everyday Democracy*, and informational postcards only to those who become members.

Don't be left behind! Become a member at the level that best fits you today!

Everyday Democracy is a publication of the *Citizen Advocacy Center*, a non-profit, nonpartisan, 501(c)(3) corporation. Submissions from citizen advocates in the western suburbs of Chicago are encouraged. The *Center* is an educational and charitable organization dedicated to building democracy for the 21st century by strengthening the public's capacities, resources, and institutions for self-governance.

If you are interested in more information, becoming a volunteer, or making a tax-deductible contribution to the *Center*, please feel free to contact or visit us.

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CITIZEN ADVOCACY CENTER

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Center's Executive Director Visits Institute of Politics, Harvard University

The Center's Director, Terry Pastika, was invited to the Institute of Politics, John F. Kennedy School of Government, Harvard University to talk with a study group exploring, "Taking on the System and Mobilizing for Justice." Over the course of a semester, students and community participants are exploring different avenues of community participation and empowerment. Ms. Pastika was invited to discuss the pioneering efforts of the Center, the concept of community lawyering and the Center's unique approach to community organizing to impact systemic change.

Study group participants learned how community lawyers assist citizens in organizing and using the law to address issues of public concern through examining issues addressed by the Center. Whether it is helping a community group that is organizing to address a county-wide problem of racial profiling and hate crimes, teaching an individual how to monitor a local school board for abuses of power, or facilitating citizen mobilization to stop a developer from building an overly dense condo development in their town, community lawyers teach citizens how to get the attention of public body decision makers, how to use the First Amendment to organize rallies, how to coalition build, how to use the Freedom of Information Act to gather information, and how to utilize various media outlets.