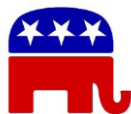


CLEAR CREEK REPUBLICAN WOMEN

FEBRUARY, 2014 NEWSLETTER



www.clearcreekrw.org

BIGGERT -WATERS FLOOD INSURANCE REFORM ACT'S IMPACT

By Commissioner Ken Clark, Precinct 4

The National Flood Insurance Program (NFIP) is a Federal program enabling property owners in participating communities to purchase insurance as a protection against flood losses in exchange for state and community floodplain management regulations that

The BW-12 makes two huge changes to the NFIP of which

everyone should be aware. Congress has instructed FEMA to stop giving premium discounts to properties that are below the base

THE BW-12 makes two huge changes to the National Flood Insurance Program (NFIP)...

reduce future flood damages.

In July 2012, the U.S. Congress passed the Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12) which calls on the Federal Emergency Management Agency (FEMA), and other agencies, to make a number of changes to the way the NFIP is run. Key provisions of the legislation will require the NFIP to raise rates to reflect true flood risk and change how Flood Insurance Rate Map (FIRM) updates impact policyholders.

flood elevation (BFE), **even if they were up to code when built.** While the guidelines show more modest premium increases than anticipated for some properties, worst-case scenario spikes may be as high as 3,000 percent. Nassau Bay Mayor Mark Denman is expecting his annual flood insurance premium to increase from about \$700 to \$4,346.

Elected Officers

President	Bonnie Wilson
1 st VP	Loretta Roberts
2 nd VP	Roxann Lewis
Secretary	Jean Sargent
Treasurer	Lesley Bruemmer
Correspondence Secretary	Mary Horn

COMMITTEE CHAIRMAN

Publicity	Ginger Grutzius
Newsletter	Lisa E. Howard
Outreach	Kathleen McCumber
Campaign Activities	Martha Pierson
Hospitality	Barbara Vollmer
Historian	Paula Villeneuve
Chaplain	Arlene Taylor
Immediate Past President	Sarah Von Dran

The second change phases out pre-FIRM and grandfathered rates. In the past, many structures were allowed to keep their original flood-risk rating. Some buildings were built post-FIRM, in compliance with a FIRM, but a more recent FIRM shows the buildings to be at greater risk of flooding. These buildings have been grandfathered administratively, and were allowed to keep the rate-class (flood zone and building elevation relative to BFE) that applied at the time of construction. This will no longer be the case.

The BW-12 will have devastating effects on communities that are located on or near the coast or a river.

Home and property assessments will drop in value decreasing tax revenue upon which communities depend for services. The United States Senate is planning to consider delaying many of the flood insurance reform measures this upcoming week. However, FEMA has not released the redrafting of the flood maps for a majority of the localities within Galveston County. Due to FEMA's delay in releasing these flood maps, any action by the US Senate in delaying implementation may not directly benefit the homes and businesses in Galveston County because such action on the floor will only directly postpone implementation to the FEMA flood maps that have already been released.

Although Senate action in recognizing the devastating impacts that this poorly drafted law will have on our Nation's economy, it is not enough. This is not just a "coastal" issue. Virtually every state in the country has flooding regions that are along rivers and lakes. Congress needs to go back to the table and come up with a more sensible solution in reforming the National Flood Insurance Program. Therefore, we are asking everyone to contact their representatives in Congress and ask them to not just delay action on BW-12, but **REPEAL IT ENTIRELY.**

Phone numbers and email addresses can be found at www.usa.gov/Contact/Elected.

For complete detail on BW-12 go to: http://www.bayareahouston.com/content/flood_insurance/flood_insurance#Introduction



CCRW WAS WELL REPRESENTED AT THE JANUARY 21, 2014, GREATER HOUSTON COUNCIL MEETING. PICTURED WITH NEWLY ELECTED TFRW PRESIDENT, JODY RUSHTON (center) LORETTA ROBERTS, PENNY IGNAZIO, LESLEY BRUEMMER, BONNIE WILSON.

President's Message



Bonnie Wilson

Having been born, raised and lived most of my life in Texas and being Texas-proud, imagine my surprise when I came across a couple of reports that did not share my assessment that Texas is the Number One state in the Union.

These two studies are from the Mercatus Center at George Mason University. One report ranked Texas at No. 20 as to its overall fiscal condition, and the other ranked Texas at No. 14 for its overall respect for individual freedom.

In the report, *State Fiscal Condition: Ranking the 50 States*, Sarah Arnett based her study on a state's cash solvency, budget solvency, long-run solvency and service-level indices. Ms. Arnett has an MA in Economics and a PhD in Public Policy. I was surprised that Texas was ranked No. 20 in her report because I believe Texas is one of the top fiscally responsible states in the Union. So I wondered why we were not ranked number one, or at least closer to the top. (By the way, Alaska was ranked No. 1, New Jersey, No. 50)

According to the study, each index provides a snapshot of a state's fiscal conditions in fiscal year 2012. (Texas' fiscal year runs from September 1 – August 31). It reflects the interaction and feedback of a state's environment, rules and laws and external conditions. Here is a breakdown of how Texas ranked in each category:

Cash Solvency - Texas ranked No. 42 A state's cash solvency takes into account the cash the state can easily access to pay its bills in the near term, reflecting the state government's liquidity. They have enough cash on hand to meet their short-term obligations

Budget Solvency - Texas ranked No. 10 A state's budget solvency is its ability to create enough revenue to cover its expenditures over a fiscal year. Budget solvency varies greatly across states. In fiscal year 2012-13 states (that) had an operating ratio below 1, were considered to have a budget deficit.

Long-Run Solvency – Texas ranked No. 16 Long-run solvency measures a state's ability to use incoming revenue to cover all its expenditures, including long-term obligations such as guaranteed pension benefits and infrastructure maintenance. Long-run solvency is less sensitive to economic trends than the other measures examined here

Service-Level Solvency -- Texas ranked No. 12 Service-level solvency is the most difficult to measure because it reflects whether state governments have the resources to provide their residents with an adequate level of services. A state's service-level solvency is measured using taxes and revenue per capita, along with expenditures per capita.

The other report, *Freedom in 50 States*, is authored by William P. Ruger and Jason Sorens. Mr. Ruger is an assistant professor in the Texas State University Political Science Department, and Mr. Sorens is an assistant professor at University of Buffalo's Economics department. Both are affiliated scholars at the Mercatus Center at George Mason University. In this 223-page report, Texas has an overall ranking of No. 14. The study ranks each state according to its overall respect for individual freedom, and its respect for three dimensions of freedom considered separately: fiscal policy, regulatory policy and personal freedom as of mid-2011.

Again, there were some surprises. Texas performs better on economic freedom than personal freedom. Texas's personal freedom rank is mediocre. Ranking for personal freedoms included social issues, such as marijuana laws, abortion laws, and gun laws – noting that Texas, although a right-to-carry state, requires the gun owner to obtain a permit, where other higher-ranked states did not require gun permits.

Texas ranked only average for regulatory policy even though being a low-regulation state has been one of Governor Rick Perry's strongest selling points to lure more businesses to set up shop in Texas.

Texas scored above average for fiscal policy, doing better than average on state spending, fiscal decentralization and government employment relative to the private sector. Although Texas has one of the lowest tax burdens in the country, the report noted that state and local debt is high, with most of the problem arising at the local level.

This report included indices from the libertarian views to ultra conservative views. So, since Texas is a very conservative state, being ranked No. 14 is not that bad after all.

While Texas ranked in the middle or average in both reports, I believe most Texans are satisfied with the overall economic and personal freedoms in the state. However, there is always room for improvement, and this brings up many questions for our Senators and Congressmen.

For complete reports go to:

<http://mercatus.org/publication/state-fiscal-condition-ranking-50-sates>

<http://mercatus.org/publication/freedom-50-states-2013-edition>

Regulation of Navigators for Health Benefit Exchange

By State Representative Greg Bonnen, District 24

February 23, 2014

The Texas Department of Insurance (TDI) has announced its finalized rules for Affordable Care Act navigators operating within the State of Texas. Under these new rules, navigators will be required to take 20 additional hours of training on how to properly secure consumers' private information and accurately comply with Texas Medicaid procedures.

Completion of this training regimen will be followed by testing and certification by TDI. In order to fill various gaps in the federal government's adopted regulations, Texas navigators will also be required to

pass a background check, provide proof of American citizenship, and register themselves with the TDI prior to enrolling individuals in the healthcare exchange.

Under the new rules, navigators cannot charge consumers for providing information on the insurance exchange and its various policies, sell coverage on behalf of an insurance company, or make personal recommendations on specific insurance plans.

Furthermore, Texas navigators are expressly forbidden from engaging in electioneering or campaign activities, and are bound by our state's ethics guidelines. These new safeguards have been made necessary as a direct result of the federal government's admittedly lax consumer protection efforts, and will result in a safer and more accountable navigator program.

<http://www.tdi.texas.gov/rules/2013/documents/navadoptionorder.pdf>

CCRW General Membership Minutes

January 10, 2014

President Bonnie Wilson called the Clear Creek Republican Women meeting to order at 12:00 Noon Central Standard Time on January 10, 2014 at La Brisa Mexican Restaurant in League City. Byron Fulk led the invocation and District Clerk John Kinard led the United States and Texas Pledges of Allegiance. Ms. Wilson welcomed elected officials and candidates and asked them to introduce themselves to attendees. She then introduced and welcomed guests.

Vice President of Programs, Roxann Lewis, introduced our honored speaker, District 24 State Representative Dr. Greg Bonnen. Dr. Bonnen spoke about his experiences as a freshman member of the State House, mentioning insights he had received and lessons he had learned. He talked about how the Texas Legislature works and expressed delight in being able to be a part of that process. He then answered questions from those in attendance.

The business meeting resumed at 12:47 pm.

The minutes of the December 6, 2013 meeting were approved with one correction: The words "with TEC" should be stricken from the second line of the second paragraph. The Treasurer's Report will be filed for internal review.

Announcements

© Website: President Bonnie Wilson announced that the Club's website has been redesigned and is up. © Membership renewal: Ms. Wilson encouraged all in attendance to renew their dues for 2014 if they have not already done so.

GRW Candidate Debates (January 15 and February 12 at Fisherman's Wharf) and Chic Boutique (March 20 at San Luis Conference Center). GRW President Brenda Gutierrez asked those in attendance to make reservations for the GRW Candidate Debates in January and February and to

donate used clothing in good condition to GRW's Chic Boutique to benefit the Salvation Army. bgutierrez314@comcast.net or 409-908-9707 for details.

⊗ North County Republican Network meets at 6:30 pm on January 16 at La Brisa.

⊗ Galveston County GOP Lincoln Dinner is to be held on February 15 at South Shore Harbour Resort & Conference Center. Silent Auction donations are needed.

⊗ Early Voting begins February 18. Primary Election Day is March 4.

⊗ State Republican Convention will be held June 5-7 in Fort Worth.

⊗ Please RSVP for CCRW Meetings. It was suggested that members use the back (south) door when coming to monthly meetings.

⊗ See Kathie Nenninger for postcards recommending Jerry Patterson. Please submit Campaign Hours to Mary Horn as soon as possible. President Bonnie Wilson apologized to those in attendance and especially to Norma Byous for having left Norma's name off the birthday list for January. Norma celebrates her 82 birthday this month, and all were asked to wish her a happy birthday.

Adjournment: There being no further business to come before the meeting, the meeting was adjourned at 1:00 pm Central Standard Time.

Respectfully submitted,
Jean Sargent, Recording Secretary

Meet the JP Candidates

JUSTICE OF THE PEACE CANDIDATES – PRECINCT 1



Alison Cox holds a Bachelor of Music degree from University of Houston. An accomplished musician, she has performed with various Houston musical organizations including the Houston Symphony and Theatre Under the Stars. She has performed in Carnegie Hall, as well as in Japan and Puerto Rico, and Cairo, Egypt. She has served as a member of several contract negotiations committees. She is currently teaching music in schools in the Texas City ISD. Even though busy with her musical career, she raised a family and stays active in her community and church. She is married to Judge Lonnie Cox, they have six children and eight grandchildren. They attend South Main Baptist Church in Pasadena.



Toni Randall has spent most her life as a wife, a mother and helping run the family's hardware store in Kemah. In June 2008 to May 2011, Toni served as Mayor of League City. She has served as Justice of the Peace since 2012. She is a member of the League City Chamber of Commerce; the North Galveston Chamber of Commerce; and the La Marque Chamber of Commerce in Texas City. She has been married to Randy for nearly 30 years, they have one son, Chandler (18).



Stephanie Barnett has lived in the area all of her life, growing up in Webster and graduating from Clear Creek High School in 1979. She received a Bachelor of Arts degree from Southwest Texas State University in August of 1983 with a major in Broadcast Journalism and a minor in Psychology. She received a Doctor of Jurisprudence from the University of Houston Law Center in May 1989 and was admitted to the State Bar of Texas in November 1989. Stephanie has practiced law in this area for over 24 years and has been a solo practitioner since 1993, and is currently practicing in the areas of criminal law, traffic tickets, juvenile law and real estate. She has lived in the precinct since August 1986 and is a life-long Republican.

JUSTICE OF THE PEACE CANDIDATES – PRECINCT 2



Jim Schweitzer attended Catholic seminaries while in high school and college and served as a youth advisor in a church in south Texas. In 1977 he received his law degree from the University of Houston Law Center and has spent his entire legal career in Galveston. He is also a Board Certified Residential Real Estate lawyer. He's served as Justice of the peace since 2003 and Galveston Municipal Judge since 2007. He and Lisa have been married 32 years, they have four children and one grandchild. They attend Holy Family Parish in Galveston.



Jason O'Brien is a lifelong resident of Galveston County and a graduate of Santa Fe High School. He graduated from Alvin Community College Police Academy in 2001. He has served on the children’s services board and is an active Santa Fe ISD school board member. Jason has volunteered in classrooms, served on the PTO, and coaches youth sports. As a former school district police officer, he recognizes that truancy is an issue of great importance in our county’s schools and knows that education gives children the foundation to achieve and become outstanding citizens. He has an 11-year old son, Jase.

*Please join us Friday, February 7, 2014
(11:00 am - 1:00 pm) at our*



NEW LOCATION

*La Brisa Mexican
Restaurant, 501 Wesley
Drive, League City
Buffet \$15.00 (optional)*



If you want lunch, reservations are required by February 3, 2014.

Make your reservation at reservations.ccrw@gmail.com or call Barbara J. Vollmer at
713-208-9527

IMPORTANT ELECTION DATES

- | | |
|------------------|-----------------------------|
| February 18 – 28 | Early Election for Primary |
| March 4 | Primary Election Day |
| May 19 – 23 | Runoff Early Election |
| May 27 | Primary Runoff Election Day |
| November 4 | General Election Day |

For ballots, polling locations and times go to: www.galvestonvotes.org

Clear Creek Republican Women PAC
Galveston County Texas
2014 Membership Application

Name _____ Spouse _____

Mailing Address _____ Pct. # _____

City _____ Zip _____

Home Phone _____ Cell _____

Email _____

Occupation _____ Birthday (Month/Day) _____

Full Member \$25** _____ New Member _____ Renewal * _____

Associate Member \$15 _____ Member Since _____

Member of Another Club? Yes _____ No _____ If yes, name of club: _____

How did you hear about CCRW? Newspaper (name) _____

Website (name) _____ Friend (name) _____

Other (specify) _____

I would like to help with the following (please check all that interest you):

Audits _____ Awards _____ By-Laws _____ CCRW Directory _____ Historian _____

Hospitality _____ Legislation _____ Newsletter _____ Caring for America _____

Parliamentarian _____ Publicity _____ Fundraising _____ Website _____

Hobbies / Areas, Topics of Interest / Comments

Please mail membership application and check to:
Lesley Bruemmer, CCRW PAC Treasurer, 2301 Meadows, League City,
Texas 77573 Or pay by credit card at 757-839-5917

Date Paid	Check #	Cash	Amt. Paid \$
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Dues and donations are not deductible as charitable contributions for Federal Income Tax purposes.



NUTS 'N' BOLTS[®] Seminar

General Workshop Sessions

- Leadership Development
- "Keep Texas Red" Winning in 2014

Breakout Workshop Sessions

- Club Presidents
- Treasurer/PAC Treasurer
- Membership/Programs
- Campaign Activities



Tuesday, February 18

Registration: 8:30a.m. – 2:30p.m. Program: 9:00a.m. – 2:30p.m.

SOSA Center

1414 Wirt @ Westview Houston, TX 77055 - just north of I-10 West

\$5.00 per person (includes lunch)



Meet-n-Greet Elected Officials & Candidates



Do not miss this opportunity to learn and network.

Registration (Please Print)

NAME _____ Occupation _____

Address _____ Phone: _____

Amount enclosed \$ _____ Are you staying for lunch? (same price) Yes _____ No _____

Mail checks payable to GHCFRW by **February 10 to: Debbie Fancher**

1402 Kyle Hill Ln Questions: 281-543-3195 Sugar Land, TX 77479

UPCOMING EVENTS

FEBRUARY

- FEB. 7 **CCRW Monthly Meeting**, La Brisa's Mexican Restaurant, 501 Wesley, League City. 11:00 a.m. – 1:00 p.m. \$15.00 Lunch (optional)
[Reservations a must if you want lunch] Contact Barbara Vollmer at reservations.ccrw@gmail.com or call 713-208-9527
- FEB. 11 **Mid-County Republican Network...**Social, 6:30 p.m.,Program, 7:00 p.m.
For location and more information contact Karen Stephens at 409-771-3056
- FEB. 12 **Galveston Republican Women – Candidate Forum.** 6:00 p.m. to 8:30 p.m. at Fisherman's Wharf, Galveston. Contact Brenda Gutierrez for details.
Bgutierrez314@comcast.net or call 409-908-9707
- FEB. 15 **Galveston County Republican Party Lincoln Dinner**, South Shore Harbour V.I.P. Reception - 6:00 p.m Dinner - 7:30 p.m.
Speaker: Attorney General Greg Abbott and Senator John Cornyn
Contact Penny Ignazio at 832-704-6972 or visit galvestoncountygop.org
- FEB. 18 FIRST DAY OF EARLY VOTING**
- FEB. 18 **Greater Houston Council Nuts N' Bolts (see flyer in newsletter)**
Sosa Center, 1414 Wirt, Houston
- FEB. 19 **Galveston Republican Women Meeting.** Contact Brenda Gutierrez at bgutierrez314@comcast.net or call 409-908-9707
- FEB. 20 **Republican Network** 6:30 p.m. La Brisa's Restaurant, 501 Wesley Drive, League City (off I-45 Gulf Freeway North). Contact Paula Smith at skydiverpaula@comcast.net for more information.
- FEB. 26 **Bay Area Republican Women's Meeting -** 11:00 am Social, 11:30 am Meeting, 12:00 Noon Speaker. Bay Oaks Country Club, 14545 Bay Oaks Blvd., Houston. \$15 price-fixed lunch available.
RSVP a must if you want lunch. barw.rsvp@gmail.com
- FEB. 27 **Friendswood Republican Women's Meeting** Perry's Restaurant, Friendswood. Pay for your own lunch. Questions, please call Deborah Winters Chaney @ 281-224-7800. Hope to see you on the 27th! www.FriendswoodRW.org

March

MARCH 4 PRIMARY ELECTION DAY

2014 REPUBLICAN GENERAL PRIMARY BALLOT PROPOSITIONS

WHEREAS, Section 172.087, Election Code specifies that, "The state executive committee may provide by resolution that a proposal to include a demand for specific legislation or any other matter in the party's platform or resolutions be submitted to a vote by placement on the general primary election ballot."

THEREFORE BE IT RESOLVED, The State Republican Executive Committee submits the following propositions for inclusion on the 2014 Republican General Primary Election ballot:

**1. Texans should be free to express their religious beliefs, including prayer, in public places.
YES or NO**

**2. Texas should support Second Amendment liberties by expanding locations where concealed handgun license-holders may legally carry.
YES or NO**

**3. Texas should abolish the state franchise tax, also known as the margins tax, to encourage business growth.
YES or NO**

**4. Texas recipients of taxpayer-funded public assistance should be subject to random drug testing as a condition of receiving benefits.
YES or NO**

**5. All elected officials and their staff should be subject to the same laws, rules, regulations, and ordinances as their constituents.
YES or NO**

**6. The Affordable Care Act, also known as "Obamacare," should be repealed.
YES or NO**

Passed by the State Republican Executive Committee on December 7, 2013

Ballot Propositions you will see at the end of your Primary Ballot in March. These are basically opinion polls, not laws that will go into effect. They are used to help our new legislators get the pulse of the Republican Party Primary voters.
