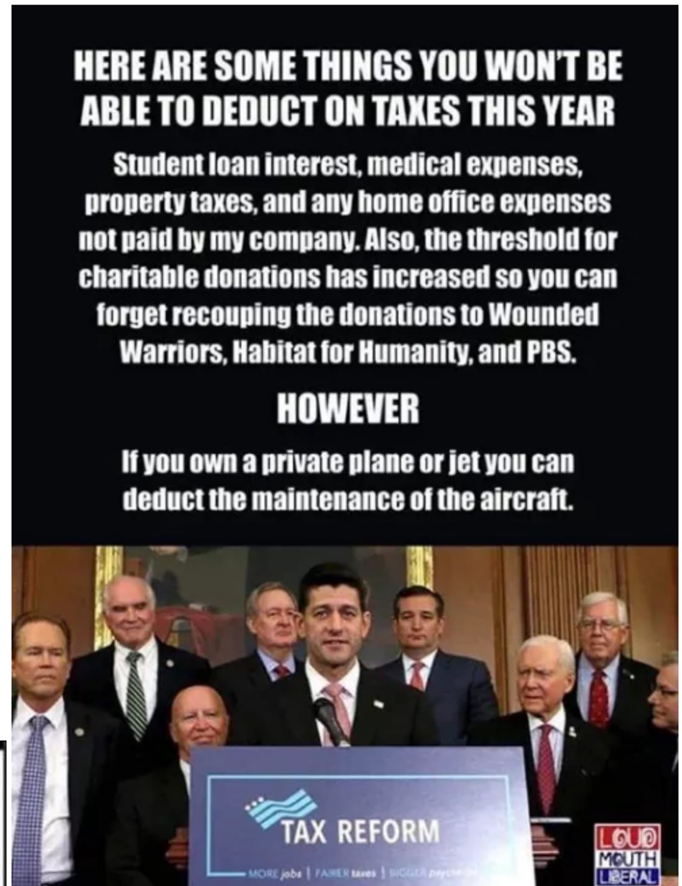
The Pass Democrat

Newsletter of the Pass Democratic Club—March 2019
Visit the Pass Democratic Club website: www.passdems.org
and the Pass Democratic Club on Facebook and Twitter (@DemocraticPass)

Congratulations to our esteemed member (and Banning City Councilmember) Colleen and her new husband, Rudolph McFrazier.



March Meeting

Wednesday, March 20th

175 W. Hays St., Banning
(10 freeway, exit 8th St N, right Ramsey, left 2nd, right Hays)

Doors open at 6:00pm
Meeting begins at 6:30pm

Special Presentation To Be Announced

Pass Democratic Club
Baked Potato Potluck
Scholarship Dinner Fund Raiser

March 29, 2019, 5:30 PM to 9:00 PM
Sun Lakes Country Club South Clubhouse
RSVP to Betty McMillion
(951) 769-6636 or Msmac777@aol.com
$15 PP All funds to be used for Beaumont and Banning school scholarships

Menu

Salad

If your Last name begins with A – M please bring
A Salad

Main Course

Baked Potatoe with All the fixin's
Butter, Sour Cream, shredded cheese, chopped onions, chili

Dessert

If your last name begins with N – Z please bring

Border Kindness
Bondad Frontera

Walk For Border Kindness—March 2019

https://borderkindness.org/walk-for-border-kindness/

Border Kindness provides migrants, refugees, and the displaced with comprehensive services that include food, shelter, clothing, and medical care. Our programs and interventions are designed to identify, protect, and nurture the most vulnerable – including women, children, elderly, families, and LGBTQI.

Border Kindness believes everyone should have the opportunity to live free of pain, hunger, intimidation, and fear. We believe everyone is our neighbor.

The first week of March (2019) there will be a walk from Joshua Tree to Indio to encourage communities to join Border Kindness in protecting the rights – and the lives – of refugees and migrants seeking safety and opportunity in the USA.

The tentative schedule of events for the week includes the following in Palm Springs. Please join Border Kindness for this event and, if you can't attend, please join us in spirit by clicking "attending" on the event page.

Wednesday, March 6, 2019—3:00pm
Hosted by The Courageous Resistance: Palm Springs and Other Desert Cities
MC Joy Silver and our own DeniAntoinette Mazingo will be speaking!
Frances Stevens Park
500 N Palm Canyon Drive
Palm Springs, CA

Support Border Kindness now by donating via Venmo @Border-Kindness or via PayPal at borderkindness.org/donate

JOIN US FOR OUR ANNUAL SCHOLARSHIP EVENT!

GUEST SPEAKER:
MIKE SWIZE ED.D.
Assistant Superintendent
Educational Services PSUSD

DWD SCHOLARSHIP LUNCHEON

ACQUA CALIFORNIA BISTRO
71-800 HWY 111
RANCHO MIRAGE, CA 92270

SUNDAY, MARCH 3RD
11:30 A.M. - 1 P.M.

MEMBERS $35 NON-MEMBERS $40

Reasonable accommodations will be provided for persons with disabilities. Please call (760) 698-8108 in advance to make your request or for any questions, including but not limited to the program, parking, restroom facilities, American Sign Language requirements, or alternate format materials.

Join or Renew
Invite a Friend

Pass Democratic Club
PO Box 724
Banning CA 92220

Name(s)____________________________________

Address____________________________________

Phone______________ Email________________

Employer Name______________________________

Employer Address____________________________

____

Must be a registered Democrat.
Enclose $30 individual
or $50 for two at same address

REMINDER!
2019 MEMBERSHIP DUES

THE LIVING DESERT
ZOO | GARDENS

Democrats of the Desert

Invites You To The Exclusive

**Democrats of the Desert
20th Anniversary
Activist Awards Brunch and Celebration**

Exciting Silent Auction

Keynote Address by:

Dr. James Danoff-Burg
Director of Conservation at The Living Desert

Celebrating two amazing women for their work with Democrats of the Desert

Dorys Forray
Democrats of the Desert Treasurer

Anita Hoag
Democrats of the Desert Membership Chair

Sunday, March 24, 2019
11:00 am

Living Desert and Gardens
47900 Portola Ave, Palm Desert

Celebrating 20 Years Promoting Democratic Awareness and Activism throughout the Coachella Valley (1999-2019)

Your support of this 20th anniversary fundraiser allows DOD to provide vital financial support to local Democratic candidates. Join us on March 24th.

Tickets:

$65 per person

$75 per person including admission to the Living Desert and Gardens after the brunch only.

Parking is included.

THIS EVENT WILL SELL OUT.

Tickets must be purchased by March 13th. RSVP:

- ★ Using the enclosed ticket purchase card, or
- ★ Go online and purchase through ActBlue at: www.desertdemocrats.org

For additional information, contact:

Bill Simpkins: (760) 673-6834 or
Pris Richardson: (760) 321-9418

Contributions to Democrats of the Desert are NOT tax deductible. FPPC#: 870135; FEC# C00422428

The Living Desert and Gardens is ADA compliant. Reasonable accommodations will be provided for people with disabilities. Please call 760-808-4446 at least 48 hours in advance to make your request or for any questions, including but not limited to the program, parking, restroom facilities, American Sign Language requirements or alternate format materials.

California CareForce is truly an incredible undertaking, providing free medical care in multiple disciplines to anyone needing care. It is absolutely free to all who ask for care and there are no restrictions on who can receive care. This is a massive operation, and they are seeking volunteers to help as well as getting the word out to those in need of medical/dental/ophthalmological care.

California CareForce is a registered, non-profit group of volunteer healthcare professionals, community leaders, and engaged citizens who provide **free** emergency, restorative and preventative dental, vision and medical care to those in need at **3-day, temporary clinics across California.**

Since 2011, more than 14,000 volunteers have provided free healthcare services to more than 30,600 individuals, delivering $13.4 million worth of care, through our clinics. California CareForce has held clinics in Oakland, Sacramento, the Coachella Valley, Gold Country and the Greater Los Angeles area.

The 2019 Coachella Clinic will be held at the Riverside County Fairgrounds in Indio on March 22 through March 24, 2019. It is projected to have 68 dental chairs, 20 medical exam rooms and 10 vision exam stations. 450 community volunteers each day are projected to serve 2,000 patients in need of medical, dental and/or vision care throughout the three days of the clinic.

The hard part is reaching, not only those interested in volunteering at the clinic, but those in the area who are in need of service. **They have no restrictions on who can receive care**. They tell people ”all you have to be is alive and there!” **No proof of insurance, income, residency, employment, etc. needed. And all services are 100% free.**

Progressive News! is truly honored to assist this humanitarian effort by helping spread the word to both those in need and to potential volunteers. We ask that you forward this information widely to friends, neighbors and acquaintances.

There is much more information about this upcoming clinic; more information than we can include in a single issue. For questions, to volunteer or sponsor, or to arrange in advance for treatment, please contact:

Emerald Carroll
Volunteer & Outreach Coordinator
emerald@californiacareforce.org
916-749-4170
http://www.californiacareforce.org/

<u>Economic Policy</u> Analysis By <u>**Christopher Ingraham**</u>/The Washington Post, February 8

Wealth concentration returning to ‘levels last seen during the Roaring Twenties

The 400 richest Americans — the top 0.00025 percent of the population — have tripled their share of the nation’s wealth since the early 1980s, according to <u>a new working paper on wealth inequality</u> by University of California at Berkeley economist Gabriel Zucman.

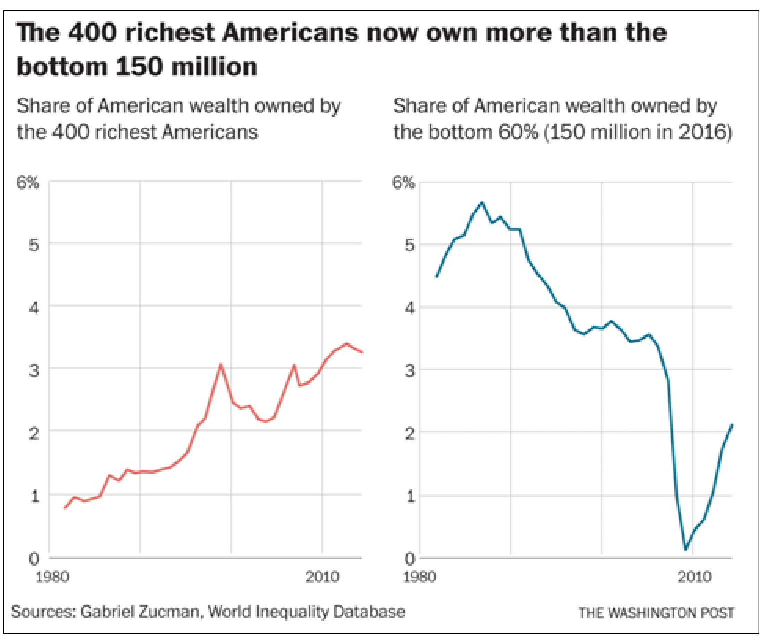
Those 400 Americans own more of the country’s riches than the 150 million adults in the bottom 60 percent of the wealth distribution, who saw their share of the nation’s wealth fall from 5.7 percent in 1987 to 2.1 percent in 2014, according to the <u>World Inequality Database maintained by Zucman and others</u>.

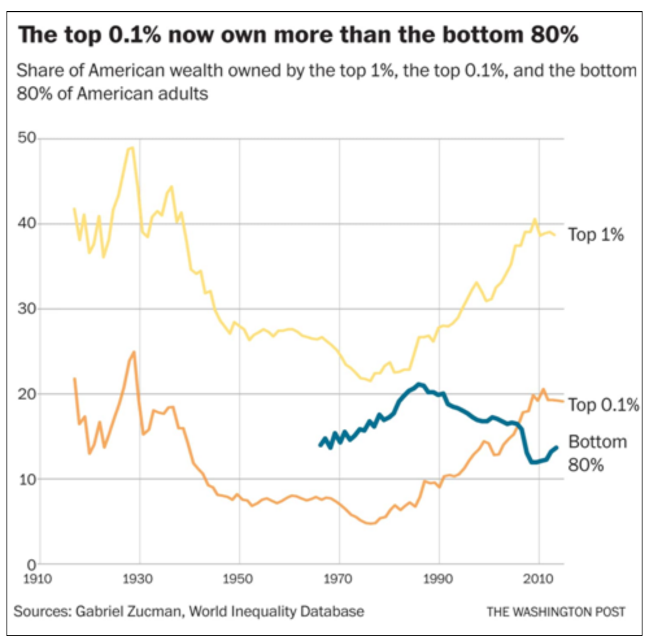
Overall, Zucman finds that “U.S. wealth concentration seems to have returned to levels last seen during the Roaring Twenties.” That shift is eroding security from families in the lower and middle classes, who rely on their small stores of wealth to finance their retirement and to smooth over economic shocks like the loss of a job. And it’s consolidating power in the hands of the nation’s billionaires, who are increasingly using their riches to <u>purchase political influence</u>.

Zucman, who <u>advised Sen. Elizabeth Warren (D-Mass.) on a recent proposal</u> to tax high levels of wealth, warns that these numbers may understate the amount of wealth concentrated in the hands of the rich: It has become more difficult to account for the true wealth of the ultra-rich in recent decades, in part because many hide their assets in offshore tax shelters. Wealth, here, is roughly synonymous with net worth: the value of everything that a family owns, minus the value of any debt. Assets such as homes, land, rental properties, stock holdings, business equity and bank accounts are included. The definition excludes personal possessions like cars and furniture. They’re difficult to measure, don’t produce income and would amount to a tiny fraction of the nation’s net worth if they were included, according to Zucman.

For illustrative purposes, consider a person who owns a $250,000 house with $200,000 in outstanding mortgage debt. She also has $5,000 in her bank account and $25,000 in a 401(k). That person has a net worth of $80,000, a figure derived from the sum of all her assets ($250,000 + $5,000 + $25,000) minus the sum of all her debts ($200,000). That $80,000 puts her close to the national median of household net worth, according to <u>research</u> by Edward N. Wolff of NYU.

American wealth is highly unevenly distributed, much more so than income. According to Zucman’s latest calculations, today the top 0.1 percent of the population has captured nearly 20 percent of the nation’s wealth, giving them a greater slice of the American pie than the bottom 80 percent of the population combined. That bottom 80 percent figure includes the 1 in 5 American households that has either zero or negative wealth, meaning that its debts are greater than or equal to its assets. According to NYU’s Wolff, the share of U.S. households with zero or negative wealth has risen by roughly one-third since 1983, when it was 15.5 percent.





The top 10 percent of individuals, meanwhile, own more than 70 percent of the nation's wealth, more than twice the amount owned by the bottom 90 percent. The top 10 percent have increased their share of wealth by about 10 percentage points since the early 1980s, with a concomitant decline in the share of wealth owned by everyone else. In some ways, Zucman finds, the distribution of wealth in the United States more closely resembles the situation in Russia and China than in other advanced democracies such as the United Kingdom and France.

Several caveats to this discussion are in order. First, a person with negative net worth is not necessarily penniless. A number of the households in the negative-net-worth bucket may be young professionals, like doctors or lawyers, starting off their careers with large amounts of student debt. This is not necessarily a problem if their high earnings ultimately erase their debt and catapult them into the upper reaches of the wealth spectrum later in their careers.

But young, high-earning professionals account for a minority of negative-net-worth families. The 2016 Survey of Consumer Finances, for instance, shows that about 40 percent of families in the bottom quartile of net worth had an outstanding student loan balance of any kind. High-earning professionals probably account for just a fraction of that 40 percent.
Second, rising wealth inequality may not necessarily be a zero-sum game: The rich gobbling up a larger share of the national wealth pie may not be a problem if there's still more pie left for everyone else, relative to several years or decades ago. There's good reason to suspect that this may be the case for income: While incomes at the top have risen dramatically over the past few decades, incomes in the middle have risen, too, albeit much more slowly.

But the same dynamic is not occurring with household wealth. According to Wolff, the median household wealth in the United States in 2016 ($78,100) was slightly lower, in inflation-adjusted dollars, than it was three decades ago in 1983 ($80,000). Over the same time period, the average wealth of the top 1 percent of households more than doubled, from $10.6 million to $26.4 million.

The wealthy are becoming wealthier, in other words, and there's good reason to think it's happening at the expense of everyone else. As Zucman notes, this has very different implications for different groups of people. "For everybody except the rich," he writes, wealth's "main function is to provide security." Middle-class families tend to use their wealth to save for rainy-day expenses or to draw down on for retirement.

But "for the rich, wealth begets power," according to Zucman. Our electoral system is highly dependent on outside financing, creating numerous opportunities for the wealthy to convert their money into influence and tip the political scales in their favor. As a result, politicians have become accustomed to playing close attention to the interests of the wealthy and passing policies that reflect them, even in cases where public opinion is strongly trending in the opposite direction.

"Wealth concentration may help explain the lack of redistributive responses to the rise of inequality observed since the 1980s," Zucman writes. The interplay between money and power, in other words, may be self-reinforcing: The wealthy use their money to buy political power, and they use some of that power to protect their money.

Important Contacts:

Senator Diane Feinstein: DC Office (202) 224-3841
L.A. Office (310) 914-7300
Senator Kamala Harris: DC Office (202) 224-3553
San Diego Office (213)894-5000
Congressman Dr. Raul Ruiz (D-36) DC Office (202) 225-5330
Palm Desert Office (760) 424-8888
CA State Senator Mike Morrell (R-23) State Capitol Office (916) 651-4023
Rancho Cucamonga Office (909)919-7731
CA Assembly Member Chad Mayes: **(R-42)** State Capitol Office
(916) 319-2042 Rancho Mirage Office (760) 346-6342
Riverside County Supervisor Jeff Hewitt (5)
Riverside Office 951)955-1050 Perris Office (951)210-1300

PASS DEMOCRATIC CLUB
Wednesday, March 6th and April 3rd
SLCC Atrium 6PM

Executive Board Members:
PRESIDENT - Nancy Sappington
1st VP MEMBERSHIP - Kathy Katz—kkatz@iinet.com
2nd VP VOTER REGISTRATION AND
POLITICAL ACTION – Sylvia Carrillo
RECORDING SECRETARY – Dianne Anderson
CORRESPONDING/LOGISTICS – Remy Altuna
TREASURER – Leeann McLaughlin

Committee Chairs:
PROGRAM—DeniAntoinette Mazingo
PARLIAMENTARIAN – Pelton Teague
SCHOLARSHIPS – Margaret Coleman
COMMUNICATIONS—Leeann McLaughlin

Tax Refund Fiasco Is Political Payback For Republicans

They stepped on this rake last year and now it's hitting them in the face.

By Arthur Delaney, Senior Reporter, HuffPost, 02/15/2019

Republicans boasted all last year that their new tax law boosted paychecks and showered bonuses on several million workers.

But now that tax season is upon us, several million Americans are getting a nasty surprise: a bill from the Internal Revenue Service that they never expected.

Beth Callori of Long Island, New York, said she was thrilled to receive about $90 more in each paycheck last year. Thanks to the new lower federal income tax rates, Callori's employer, a financial services firm, was withholding less from her paycheck for federal tax purposes.

"I thought, 'Wow, Trump is great, I love him,'" Callori said.

But last week Callori heard from her tax preparer that she owes the federal government more than $5,000 — almost five times as much as she had to pay in previous years.

"I almost fell out of my chair. I could not believe it," she said. "I voted for Trump. I thought he was going to be good for this country, but when I got that phone call, that's it, I'm done."

Callori's tax bill went up for two reasons. One is that the law directly disadvantaged her by limiting deductions for state and local taxes, which increased the amount of Callori's income subject to tax and added an extra grand to her bill.

The bigger reason is that her employer withheld too little from her paycheck. The extra $90 she received should have been added to the amount that gets automatically socked away to cover the federal income tax. Like most people, however, Callori did not fill out a worksheet and submit a new Form W-4 to her employer at the beginning of last year.

After all, at that time Republicans kept bragging about the bigger paychecks they had given the American people.

"I thought because I was getting that, I'm entitled to it," Callori said.

Bigger Paychecks, Lower Refunds

The vast majority of Americans got lower taxes from the new law, while only 5 percent or so should have seen a tax increase. Most people should have seen the changes in their paychecks last February.

But the way the Trump administration implemented the law has caused a separate problem — one that the administration knew would result in something like 5 million fewer households receiving tax refunds this year. It's still early in tax filing season, which opened at the end of January, but the average refund is down 8.7 percent so far.

The Treasury Department suggested tax refunds are bad anyway because they result from people overpaying the government.

"Smaller refunds mean that people are withholding appropriately based on their tax liability, which is positive news for taxpayers," a spokesperson said in an email.

The problem is, it's not just smaller refunds — it's that paycheck withholding for this tax season is less accurate in general. Treasury has said it expected the percentage of people withholding too much tax in their paychecks to decline from 76 to 73 percent, but the percentage withholding accurately is not increasing at all. Instead, Treasury expected the rate of under-withholding to go from 18 to 21 percent. Those people all owe the IRS.

The households most at risk are ones with higher incomes, two earners and slightly more complicated taxes — especially households that used to itemize their deductions. Instead of taking the standard deduction, which reduces taxable income by a set value, itemizers would add up what they spent on state and local taxes, mortgage interest and charitable giving, and deduct that sum instead. The Tax Cuts and Jobs Act greatly reduced the advantage of itemizing and limited the deduction for state and local tax.

Politics Over Planning

But the Trump administration decided not to make major changes to the withholding tables that employers are required to use to make sure everybody is paying the right amount of tax. The value of "allowances" that workers can choose on Form W-4 to adjust their withholding has been pegged for years to something called the personal exemption — which the new tax law eliminated. So they set the value of allowances to last year's personal exemption and adjusted for inflation.

Coming up with new forms would have taken at least half a year, and would have been a chore for everyone.

“There’s this tension … You’d like to get all the information needed to calculate withholding as accurately as possible, but that gets very complicated for taxpayers,” said Joe Rosenberg, a researcher at the Tax Policy Center.
The administration could have let people withhold too much rather than surprise them with bills at tax time, Democrats have said.
“It looks like the Trump Treasury Department spent 2018, an election year, goosing people’s paychecks by under-withholding, and it should have been obvious that the bill would come due eventually,” Sen. Ron Wyden (D-Ore.) said in a statement Friday.
The IRS did try to warn people to check their withholding. The agency told the Government Accountability Office that it put out press releases and sent emails to listservs with hundreds of thousands of subscribers. It promoted a “paycheck checkup” campaign on Twitter and Facebook, and officials talked to the media.
The “make sure you’re not underwithheld” messaging may have been drowned out by congressional Republicans bragging that their law had turbocharged the economy and directly benefited millions of workers. They kept a running tally of the hundreds of firms that had announced bonuses for their employees, trumpeting each announcement in a series of press releases. Fox News worked overtime to remind people that House Speaker Nancy Pelosi previously called the bonuses “crumbs,” as though that weren’t a perfectly accurate description.
Another problem, which is not Republicans’ fault, is that even though everyone pays taxes, not everyone understands them very well. Less than half of Americans said they knew they could update their W-4 forms at any time and only 19 percent had actually done so, according to a November survey by the tax prep company H&R Block. Twice as many survey respondents said they updated their W-2, which is actually a document prepared by employers, not workers.
Also, some filers are surprised by tax bills simply because they didn’t realize some of the money they earned needed to be taxed. “They’ll have some side job where there’s no withholding and that’s creating this new tax liability,” H&R Block’s Nathan Rigney said, pointing to the rise of non-employee gigs like Uber and Taskrabbit.

Crunching Numbers

By capping deductions for state and local taxes, Republicans knew the tax hikes in their law would be concentrated on states with high taxes — which tend to be led by Democrats, who use the taxes to provide more social services.
But it’s not just wealthy New Yorkers who’ve wound up paying more.
Kurt Kromm is an electrician in Kenosha, Wisconsin — an area that used to be represented by former House Speaker Paul Ryan (R-Wis.). Kromm knew he and his wife would pay higher taxes because of the limit on deductions for state and local taxes, but he didn’t think they would owe more than $4,000 this spring.
Kromm had already indicated on the Form W-4 documents he’d previously submitted to his employer that he was married and wanted zero allowances, which means he was withholding as much as he could without specifying an additional dollar amount.
“I figured married and zero would probably be appropriate,” Kromm said. “They spent no time trying to really put out a decent withholding table.”
Kromm’s case shows the two-earner household pitfall. After he realized how much he owes, he went to the withholding calculator on IRS.gov and realized he could have either told his employer to take an additional $80 per week or just chosen to withhold at a single rate on his W-4, since single people face higher rates and therefore higher withholding. If he had done so last year, he could have had less money in each paycheck but saved himself the aggravation of making a large payment.
But not even the administration expected people to go to such lengths — in its simulations of how people would be affected, the IRS assumed nobody would adjust their W-4s.
“It’s unreasonable to expect working people with busy lives to start the year out by crunching the numbers on their tax withholding with the rigor of a workaholic [certified public accountant],” Wyden said.
Beth Callori, for her part, said she had also previously chosen zero allowances — plus she had an extra $130 withheld from each paycheck. It wasn’t enough.
She said she used to love Donald Trump. Not anymore.
“I really liked things he was doing, until this, and now I hate him,” she said.