



The Pass Democrat

Newsletter of the Pass Democratic Club—May 2019

Visit the Pass Democratic Club website: www.passdems.org
and the Pass Democratic Club on Facebook and Twitter (@DemocraticPass)

TAKE THE GRASSROOTS INDIVISIBLE PLEDGE!

We must defeat Donald Trump. The first step is a primary contest that produces a strong Democratic nominee. The second step is winning the general election. We will not accept anything less. To ensure this outcome, I pledge to:

Make the primary constructive. We'll make the primary election about our hopes for the future, and a robust debate of values, vision and the contest of ideas. We'll remain grounded in our shared values, even if we support different candidates.

Rally behind the winner. We'll support the ultimate Democratic nominee, whoever it is — period. No Monday morning quarterbacking. No third-party threats.

Do the work to beat Trump. We're the grassroots army that's going to power the nominee to victory, and we'll show up to make calls, knock doors, and do whatever it takes.

This is an important start to a long primary. Indivisible is committed to engaging in this primary from now through the convention, pushing on issues that the grassroots cares about and holding candidates accountable. We're going to work to make this a healthy, constructive primary that identifies a candidate who can build a powerful, diverse coalition and ultimately win.

To take the pledge, go to: <https://pledge.indivisible.org/>



May Meeting

Wednesday, May 15th

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
Socorro Donadio/Saki
Retired Border Patrol Agent

FYI—Pride in our candidates—The 2020 Candidate Pledge

We must defeat Donald Trump. The first step is a primary contest that produces a strong Democratic nominee. The second step is winning the general election. We will not accept anything less. To ensure this outcome, I pledge to:

Make the primary constructive. I'll respect the other candidates and make the primary election about inspiring voters with my vision for the future.

Rally behind the winner. I'll support the ultimate Democratic nominee, whoever it is — period. No Monday morning quarterbacking. No third-party threats. Immediately after there's a nominee, I'll endorse.

Do the work to beat Trump. I will do everything in my power to make the Democratic Nominee the next President of the United States. As soon as there is a nominee, I will put myself at the disposal of the campaign.

This is an important start to a long primary; Indivisible is committed to engaging in this primary from now through the convention, pushing on issues that the grassroots cares about and holding candidates accountable. We're going to work to make this a healthy, constructive primary that identifies a candidate who can build a powerful, diverse coalition and ultimately win.

The following candidates have already signed the candidate pledge with others to follow:

Cory Booker
Pete Buttigieg
Julian Castro
Kirsten Gillibrand

Kamala Harris
John Hickenlooper
Jay Inslee
Amy Klobuchar
Beto O'Rourke

Tim Ryan
Bernie Sanders
Elizabeth Warren
Marianne Williamson

We @DemocraticPass (our Twitter handle) encouraged the other candidates to sign the pledge!



The weekend after the Democratic National Convention, we show up.

Saturday and Sunday, July 18 and 19, 2020, the weekend after the Democratic National Convention, Indivisibles and others will host 2020 kickoff events across the country to show their support for the nominee and hit the ground running to beat Trump in 2020.



Our inspirational March speaker, Brenda Maya-Esperaza!



A friend—and the best ever prom-posa!!

Scholarship Fundraiser pics!



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 [a new working paper on wealth inequality](#) 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 [World Inequality Database maintained by Zucman and others](#).

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 [purchase political influence](#).

Zucman, who [advised Sen. Elizabeth Warren \(D-Mass.\) on a recent proposal](#) 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 [previous research](#) by Edward N. Wolff of New York University.

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," per Zucman. 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."

SS vs. "Benefit" vs. "Earned"?

The government is now referring to our Social Security checks as a "Federal Benefit Payment." This is NOT a benefit. It is OUR money, paid out of our earned income! Not only did we all contribute to Social Security but our employers did too! It totaled 15% of our income before taxes. (This should be enough for you to forward this message, If not read on.)

If you averaged \$30K per year over your working life, that's close to \$180,000 invested in Social Security. If you calculate the future value of your monthly investment in social security (\$375/month, including both you and your employers contributions) at a meager 1% interest rate compounded monthly, after 40 years of working you'd have more than \$1.3 million!

This is your personal investment. Upon retirement, if you took out only 3% per year, you'd receive \$39,318 per year, or \$3,277 per month. That's almost three times more than today's average Social Security benefit of \$1,230 per month, according to the Social Security Administration. (Google it – it's a fact). And your retirement fund would last more than 33 years (until you're 98 if you retire at age 65)! I can only imagine how much better most average-income people could live in retirement if our government had just invested our money in low-risk interest-earning accounts.

Instead, the folks in Washington pulled off a bigger *Ponzi scheme* than Bernie Madoff ever did (or Lyndon Johnson). They took our money and used it elsewhere. They "forgot" (oh yes, they knew) that it was OUR money they were taking. They didn't have a referendum to ask us if we wanted to lend the money to them ... and they didn't pay interest on the debt they assumed. And recently they've told us that the money won't support us for very much longer. (Isn't it funny that they NEVER say this about welfare payments?)

But is it our fault they misused our investments? And now, to add insult to injury, they're calling it a *benefit*, as if we never worked to earn every penny of it. This is stealing! Just because they borrowed the money, doesn't mean that our investments were for charity! Let's take a stand. We have earned our right to Social Security and Medicare. Demand that our legislators bring some sense into our government. Find a way to keep Social Security and Medicare going for the sake of the 92% of our population who need it.

Then call it what it is: **Our Earned Retirement Income**



Some of our illustrious members at the "Release the Mueller Report" rally!

GUEST SPEAKER:
STATE SENATOR
CONNIE LEYVA

4 MAY
12-2 PM

WOMEN HONORING WOMEN!

DEMOCRATIC WOMEN OF THE DESERT

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

CANDIDATE FORUM
Sunday, May 19th, 4:00 to 6:00 pm

With:
Candidates for California Democratic Party State Chair

Hosted by these local Democratic Clubs and Organizations:

Sun City Palm Desert
Sunset View Clubhouse - Speaker's Hall
Entry gate at 38180 Del Webb Blvd.

Meet the Candidates:
Lenore Albert
Kimberly Ellis
Rusty Hicks
Mike Katz-Lacabe (Invited)
Daraka Larimore-Hall
Rita Ramirez (Invited)
Mike Saife

Don't miss this opportunity to hear from each of the announced candidates for Chair of the California Democratic Party. Voting will take place at the Party Conference in San Francisco, May 31 - June 2. Local elected delegates to the convention will be in attendance at the Forum - they are your representatives who will be voting at the Convention, so let them know who you support for Party Chair!

Membership in one or more of the hosting Clubs is required for admission.

Reasonable accommodations will be provided for people with disabilities. Please call (760) 260-8104 at least 48 hours prior to the event for information regarding the program, parking, restroom facilities, American Sign Language or alternate format materials.

Register and RSVP

Directions to Sun City: From I-10, take Washington St north approx. 1/2 mile to Del Webb Blvd. Turn right and check-in at the Gatehouse. Follow signs to the Sunset View Clubhouse.

DENI
MAZINGO
CA STATE ASSEMBLY 42

Deni formally announced her candidacy on April 29th
GO DENI!

Aftermath of the Mueller Report

On March 24th, Barr wrote his four page summary of the Mueller Report. On March 27th Mueller wrote to Barr, "The summary letter the Department sent to Congress and released to the public ... did not fully capture the context, nature, and substance of this office's work and conclusions," Mueller wrote. "There is now public confusion about critical aspects of the results of our investigation. This threatens to undermine a central purpose for which the Department appointed the Special Counsel: to assure full public confidence in the outcome of the investigations."

On April 10th, Rep. Chris Van Hollen asked Barr in congressional testimony "Did Bob Mueller support your conclusion?" His answer was, "I don't know whether Mueller supported my conclusion."

Barr flat out lied to the American people and continued to perjure himself on May 1st in congressional testimony. Why? Are Barr and Rosenstein protecting us from Trump's wrath and dangerous capriciousness? Did Trump coerce their cooperation? Were they ideologues in sheep's clothing? Why would two respected jurists with illustrious careers, previously regarded with integrity by their peers, suddenly become Trump stooges?

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

BYLAWS REVISION MEETINGS

There will be a call in general meeting tonight on May 2nd at 6pm to discuss and vote on a change in the bylaws that must be effected immediately. Members have been notified to call 605.313.5427, use the access code 714927 and identify yourself.

The bylaws have not been fully revised in some time. Consequently the bylaws committee will begin meeting next week to revise the bylaws as necessary to conform to CA-DEM and RCDP requirements, along with standards of the bylaws committee and general membership of the Pass Democratic Club.



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, 5/1 & 6/5, SLCC Atrium 6PM

Executive Board Members:

PRESIDENT - Nancy Sappington, nrhsappington@me.com
1st VP MEMBERSHIP - Kathy Katz, kkatz@iinet.com
2nd VP VOTER REGISTRATION AND
POLITICAL ACTION - Sylvia Carrillo, syllycarr@verizon.net
RECORDING SECRETARY - Dianne Anderson
CORRESPONDING/LOGISTICS - Remy Altuna
TREASURER - Leeann McLaughlin, casakel@msn.com

Committee Chairs:

COMMUNICATIONS—Leeann McLaughlin, casakel@msn.com
PROGRAM—DeniAntoinette Mazingo
PARLIAMENTARIAN - Pelton Teague
SCHOLARSHIPS - Blanche Teague, Margaret Coleman