



CAMARILLO REPUBLICAN WOMEN FEDERATED

TRUNKLINE

Visit our website at CamarilloRWF.org

APRIL 2024

Constitutionally Speaking FREEDOM OF EXPRESSION

The Bill of Rights was ratified on December 15, 1791, and contains the first ten amendments to the United States Constitution. The First Amendment guarantees Freedom of Expression:

Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof; or abridging the freedom of speech, or of the press, or the right of the people peaceably to assemble, and to petition the Government for a redress of grievances. Imagine life under an English monarch where subjects who dissented from the national established religion or who protested the actions of the King or his proxies, would find themselves fined, imprisoned, or even executed, without recourse.



and Make a Complaint to, or seek the assistance of, the Government, all without fear of punishment or reprisal.

<https://www.archives.gov/founding-docs/bill-of-rights-transcript>

<https://www.britannica.com/topic/The-Founding-Fathers-Deism-and-Christianity-1272214>



Many fled to the colonies to escape such government persecution. So, it should be no surprise that our Founding Fathers, who were diverse in religious practice representing Anglicanism, Presbyterianism, Congregationalism, Society of Friends (Quakers), Lutherans, Dutch Reformed, Roman Catholicism, and Deism, sought to create a new government that included the ideals of equality and separation of church and state.

From their collective wisdom and experience, and after much debate no doubt, came the First Amendment where Americans are guaranteed the Right to: Worship freely, Question and Criticize the Government, Peaceably Assemble;



Speaker Mark Meuser, on Election Integrity



I decided to let the Easter Bunny do the talking for me this month!

ALL I NEEDED TO LEARN ABOUT
LIFE, I LEARNED FROM
THE EASTER BUNNY!

Don't put all your eggs in one basket.
Walk softly and carry a big carrot.
Everyone needs a friend who is all ears.
There's no such thing as too much chocolate candy.
All work and no play can make you a basket case.
A cute little tail attracts a lot of attention.
Everyone is entitled to a bad hare day.
Let happy thoughts multiply like rabbits.
Some body parts should be floppy.
Keep your paws off other people's jelly beans.
Good things come in small, sugar-coated packages.
The grass is greener in someone else's basket.
An Easter bonnet can tame even the wildest hare.
To show your true colors, you have to come out
of your shell.
The best things in life are still sweet and gooey!

—Anonymous

Cynthia Pike

CAMARILLO RWF PRESIDENT



Biden is Ultimately Responsible for 'Shrinkflation'



By Richard W. Rahn, reprinted with permission

Mystery solved. What has President Biden been doing in the unusual amount of time he spends without anything on his schedule? By his own words, we know he is counting the number of potato chips and other snack foods in a bag — and by golly, he has promised to stop this product shrinkage and punish the greedy food companies.

A small potato chip company operating with a modest margin finds that, due to general inflation, costs have risen sharply for potatoes, vegetable oil, rent, machinery, labor, etc. Facing this problem, the company can either raise prices or reduce the amount of product in a bag and continue to sell it at the old price. Businesses have learned there is often less consumer resistance to a reduction in portion size than a price increase — so fewer chips per bag. But in the end, it is the same thing — the consumer is paying more per chip. The president calls this “shrinkflation.” He should know. He caused it.

Mr. Biden often acts as if inflation came from the tooth fairy (or “greedy businessmen”) rather than as a result of the actions and policies of his own government. Among Mr. Biden’s many misstatements (in perhaps the worst State of the Union address ever) was his claim that U.S. inflation is “the lowest in the world.” In fact, China, Japan, Canada, Switzerland, and the whole Euro area, among other jurisdictions, have lower inflation rates.

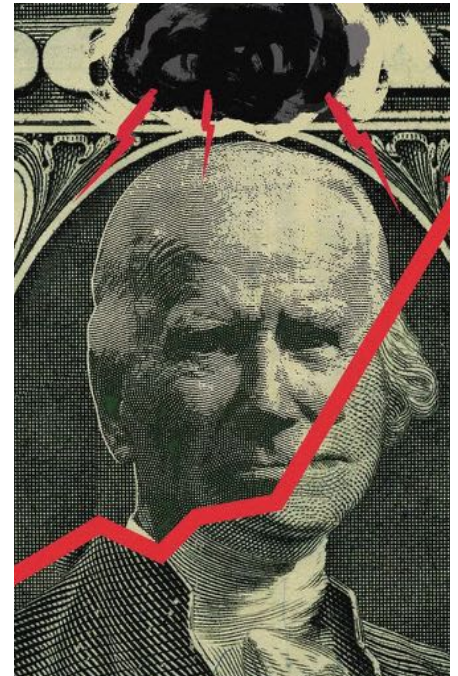
Politicians have complained about high prescription drug prices for decades, noting that many pills cost relatively little to produce. What they are choosing to ignore or don’t understand is the difference

between average and marginal cost. The research and development costs of many drugs run into tens of millions or even hundreds of millions of dollars. Most drugs have limited markets in that not many people have the specific disease or conditions that the drug treats. The marginal production cost of a drug may be only \$5 per pill, but the average cost (to cover R&D and Food and Drug Administration approval) per pill may be \$700, causing consumers and politicians to scream about high drug prices. Mr. Biden and many other politicians are demanding price controls which have failed virtually every time they have been tried. No rational pharmaceutical company will spend huge amounts of money developing new, lifesaving drugs if it cannot recoup full development costs. This is basic economics that the political class chooses to ignore, but those who die because of the lack of new drugs no longer vote.

The president has proposed many new spending programs and subsidies for favored constituencies. Almost all politicians do this to a greater or lesser extent while ignoring how to pay for it. Most governments are well above optimum size — meaning that at some point, almost all spending programs no longer meet a cost-benefit test (many of them never did). And many cost-benefit studies ignore the acquisition costs of obtaining the funds.

Mr. Biden claimed that the “rich and corporations” will pay for his spending programs. Politicians have been making this claim since at least the introduction of the income tax in 1913, and of course, it never happens. Mr. Biden and the other big taxers keep up the refrain about wanting the rich to “pay their fair share” while refusing to say what a fair number is.

One of the problems with trying to tax the rich



continued on next page

continued from previous page

is that they and their capital can move. New York Gov. Kathy Hochul recently stated that her tax base had moved to Palm Beach. Surprise, surprise; people move from higher to lower tax jurisdictions, which happens between U.S. states and countries.

Many studies are showing that the high marginal tax rates do not bring any added income to governments (people have legal and illegal ways of moving income and wealth). High tax rates, however, discourage capital investment, job creation and economic growth. Billionaire Ken Griffin and his Citadel Fund recently moved to Florida from Illinois. Already, he has made many large investments in Florida, along with huge donations to various Florida charities. The benefit from businesses Mr. Griffin, Jeff Bezos, Elon Musk, and the other super-rich create and charities they support in their chosen locales is many times the direct tax that any government could expect to get from them.

Mr. Biden has been saying for more

than four years that no one making less than \$400,000 a year under his proposal will pay one penny more in taxes — but after inflation, \$400,000 is already down to about \$350,000 in purchasing power. In an inflationary environment, such promises don't mean much.

Mr. Biden's home state of Delaware has favorable tax and regulatory rules for corporations, greatly benefiting the state, which Mr. Biden has defended and bragged about. Pension funds own a large percentage of many American corporations whose profits fund retiree pensions. Higher taxes on corporations mean lower wages, higher prices and smaller pensions. All too many in the political class, including Mr. Biden, prefer to exploit economic ignorance rather than teach and practice sound economic policy. Shame on them.

Richard W. Rahn is chairman of the Institute for Global Economic Growth and MCon LLC.

“

Mr. Biden claimed that the "rich and corporations" will pay for his spending programs.





**TAXPAYER-FUNDED
HOMEBUYER
ASSISTANCE
PROGRAM
EXPANSION TO
INCLUDE ILLEGAL
IMMIGRANTS**

ASSEMBLY BILL 1840 (2024)

Maria Mauro Acosta
CRWF Legislation/Activism Chair

Pursuant to the passage of Assembly Bill (AB) 140 (2021) and AB 197 (2022), the California Dream for All Program was established with the California Housing Finance Agency (CalHFA) as Program Administrator.

The Program parameters are:

- A loan repayable via a "share" in the increased value "appreciation" of the home over time.
- Expanding owner-occupied homeownership access to low/moderate income, first-time homebuyers (recently redefined to first-generation homebuyers meaning the buyer has never owned a home AND the buyer's parents never owned a home, or the buyer grew up in foster care).
- The loan design shall not unreasonably impede wealth creation for participants (theoretically because the loan is not paid back until the home is sold, refinanced, or transferred).
 - o Question: What happens if the borrower defaults on their first mortgage, loses the home in foreclosure or to a disaster, or whose home is otherwise depreciated so that the borrower lacks the funds for loan repayment?
- Loan repayment will be recycled for future

new buyers (a revolving program with the eventual goal of providing up to \$1 billion in loans per year). Over \$300 million was loaned during Round 1 and in Round 2 this year around \$250 million will be available.

- A shared-appreciation loan must be paired with a CalHFA first mortgage.
- Consumer protections must be adequate to ensure the consumer understands their loan.
 - o Question: Will California forgive this debt in the same way the Democrat President has forgiven taxpayer-funded student loan debt?
- A "social equity" feature is included giving greater benefit to "communities that have historically been underserved by the mortgage market and have lower rates of home ownership."
 - o Question: California Law prohibits state-sponsored affirmative action so how will this aspect of the Program withstand judicial challenge?
- The Program was first-come/first-serve but this year it has been changed to a lottery system to avoid geographic disparities that emerged in the first round.
- So how does this work? For example: The qualifying borrower is approved for a CalHFA mortgage to purchase a \$500,000 home. If the borrower is granted a shared-appreciation (secondary) loan for 20% of the purchase price, or \$100,000, then upon selling, refinancing, or transferring the home, the borrower (or their estate), must pay back the \$100,000 loan PLUS 20% of the home's appreciation value.

As if this was not enough, California Assemblyman Joaquin Arambula (D-Fresno) has introduced AB 1840 to amend the Program so that an applicant shall not be disqualified solely based upon immigration status. The bill is currently in the Housing and Community

continued on next page



Development Committee. His amendments also include establishing the California Dream for All Fund within the State Treasury that will include General Fund or other State funds (taxpayer money) as appropriated by the State Legislature. It is important to note that the Program is NOT cost-neutral as provisions are made to defray CalFHA's administrative costs. Updates will be given on AB 1840 as it moves through the Legislature. Members are urged to express their opinion on AB 1840 to their CA representatives:

<https://findyourrep.legislature.ca.gov/>

Read More at:

<https://www.calhfa.ca.gov/index.htm>

https://leginfo.legislature.ca.gov/faces/billNavClient.xhtml?bill_id=202320240AB1840

<https://calmatters.org/california-divide/2024/01/dream-for-all-california/>

<https://www.msn.com/en-us/money/news/undocumented-immigrants-in-california-could-have-a-new-path-to-homeownership/ar-BB1j0zqf>



**A NOTE FROM JOANNA WULLSCHLEGER,
Chairman, Caring for America
GOLD COAST VETERANS**



I am pleased to write about this extraordinary local organization that our club helps to promote and support when able. Gold Coast Veterans serves 45,000 Veterans in Ventura County.

Some of the resources Gold Coast provides for our veterans include:

- Financial coaching
- Job training
- Computer training
- A Veterans Service Officer

A significant goal of the organization is to find and/or provide housing for our homeless veterans.

- A six-bedroom home was recently purchased in Thousand Oaks and is now home for several veterans.

- The Veterans Village is a major focus and project to provide multiple housing units. In addition to providing housing, it will be a place where Veterans can begin repairing their lives while they find healing and comfort.

This organization is not affiliated with the US government. Their office is on Mission Oaks Blvd. in Camarillo where Bob Harris is the Executive Director. (Some of you may remember that Mr. Harris spoke to our club in 2023.) His support staff includes Jessie Miranda, Executive Assistant and Heather Winstead, Volunteer Coordinator. Gold Coast Veterans has many volunteers and may be able to use more. So, if you are interested in volunteering, please stop by their office to visit and find out what you may do to help.

How fortunate we are here in Camarillo, to have this Veterans organization to support our local Veterans. I am sure you would all agree that we cannot do enough for our Veterans who have sacrificed so much for our country!



Nicholas and Linda Bednarski



Donna Morgan selling raffle tickets!



Larry and Maria DeSha



Jim and Nedra Kindig



Elana Lubber, Maria Mauro-Acosta and Sarah Peterson



Your love is in the air, Jan!

ADVERTISE YOUR BUSINESS !

For anyone interested in supporting our newsletter and having their business card displayed to advertise in the Trunkline, please text or call Cindy Pike for information (661) 332-0230.

April Birthdays

<i>Sarah Peterson</i>	01
<i>June Paschen</i>	02
<i>Burnetta Everett</i>	03
<i>Nancy Gorski</i>	03
<i>Lynn Bertucci</i>	04
<i>Carol Pollock</i>	04
<i>Rita DaCorsi</i>	06
<i>Charlene Scudder</i>	06
<i>Julia Keim</i>	07
<i>Helen Faul</i>	08
<i>Dennis Mattock</i>	11
<i>Richard Lucas</i>	15
<i>Mercy Strubeck</i>	15
<i>Sue Kinsling</i>	20
<i>Donna Gabriel</i>	23
<i>Sandra Perrin</i>	25
<i>Caroline Russell</i>	25

ATTENTION:
 New members from 2023 who did not attend a new member orientation and would like to attend one soon, please contact one of our membership VP's before March 25th.

Text or call Gina Brenner:
(805) 469-9450
or Mary Bednar:
(805) 407-5077



(l. to r.) Kathleen Lombardi with Diane Starr



Robert "Bob" and Joan Egbert



Mercy Strubeck, Janelle Adams, Mary Bednar and Heidi Childs



CAMARILLO REPUBLICAN WOMEN FEDERATED

INVITATION

Visit our website at Camarillowrf.org

APRIL 2024

ALL 2024 PROGRAMS WILL BE AT LAS POSAS COUNTRY CLUB – 955 FAIRWAY DR, CAMARILLO
SOCIAL TIME BEGINS – 11AM; BUSINESS MTG & PROGRAM, WITH LUNCH INCLUDED, BEGINS AT 11:30AM

JOIN US APRIL 9TH TO HEAR RICHARD MOORE, VC REPUBLICAN PARTY ELECTION INTEGRITY OFFICER



Richard Moore is a former engineer and retired math & science teacher. Four years ago, he was elected to the VC GOP Central Committee where he immediately became involved in Election Integrity. Richard has been the VC GOP Election Integrity Officer since 2022 where he has the responsibility to recruit, train, work with volunteers and Team Captains to ensure the goals of the Election Integrity Program continue in Ventura County.

March, 2024 Primary Election voter turnout numbers were extremely low. So how can we turn that around for the November 2024 General Election? Richard will address this question and more:

- What are the specific goals of the CA GOP Election Integrity Program in Ventura County?
- Is the CA GOP Election Integrity Program in Ventura County working?
- What areas/cities should the CA GOP Program in Ventura County be focusing on?
- What do the CA GOP Election Integrity Program volunteers do?
- What can voters do to help before November 2024?

GET INVOLVED! Learn how you can help sustain Election Integrity in Ventura County.



PAID RESERVATIONS SHOULD BE RECEIVED BY 4/03/24. No refunds for cancellations after 4/03.

Reservations may be made securely online at Ticket Spice: <https://crwf.ticketspice.com/April-2024> or, mail completed reservation form *with check* to: CRWF Program Res. - P.O. BOX 1021 CAMARILLO, 93011

⇒ **Menu choice #1:** Chinese Chicken Salad with cabbage, spinach, grilled chicken breast, water chestnuts, snow peas, carrots, bean sprouts, mandarin oranges, crispy wonton, toasted almonds, Asian vinaigrette.

⇒ **Menu choice #2:** Grilled Mahi Mahi with tropical fruit salsa, jasmine rice and seasonal vegetables.

⇒ **Dessert:** Lemon cake

Dietary restrictions: _____

PROGRAM COST, INCLUDING DINNER: Members = \$45.00 Non-Members / Guests = \$50.00

Name: _____	Phone: _____	Meal # _____	\$ 45.00
Guest: _____	Meal # _____	(\$50.00)	\$ _____
Guest: _____	Meal # _____	(\$50.00)	\$ _____

TOTAL ENCLOSED \$ _____

Need a question answered? Contact Brenda Schearer at 805-233-4136.

Thank you and we look forward to seeing you there!

CAMARILLO REPUBLICAN WOMEN FEDERATED
POST OFFICE BOX 1021
CAMARILLO, CA 93011



RETURN SERVICE REQUESTED

"Thank you to the businesses on this page who have contributed to help sponsor our newsletter."

HARRY ALBAUGH
MANAGER

www.mainbrainclipon.com
mainbrainclipon@gmail.com
805.419.3680

WATCH US ON

10000 Hwy 99, Suite 4100
Camarillo, CA 93010

GaryandLisa.com
Your Real Estate Edge

Gary Schoeffler
805.320.4472 | Gary@GaryandLisa.com | DRE 01269270

Lisa Schoeffler
805.766.7373 | Lisa@GaryandLisa.com | DRE 01382852

FOLLOW US!

- @RealEstateVenturaCounty
- @LisaSchoeffler
- @GaryandLisaRealEstate
- @VenturaRealEstate

Client focused, results driven.
We go the extra mile for your clients!

*Medically Approved
Permanent Hair Removal*

Marcie R. Coffey, L.E.
Licensed Electrologist

215 Daily Drive, Suite 22 Office (805) 383-9958
Camarillo, CA, 93010 Cell (805) 377-9259

www.marciecoffey.com

FIVE STAR BOOKKEEPING

Barbara Ito
Mobile: (805) 388-0895 biba.ito@verizon.net

P.O. Box 1288
Camarillo, CA 93011

Voice: (805) 383-4188
Fax: (805) 383-8841

specializing in Agricultural Accounting

America's Travel Companies

Jerry & Mercy Strubeck
Personal and Business Travel Companies

Camarillo, CA

Mercy Strubeck
Cell: (805) 827-3448
mercystrubeck@gmail.com

Jerry Strubeck
Cell: (805) 442-0900
jerrystrub@gmail.com