

## Immigration

I'm (-----name) from the (-----organization) in (-----town).

**You have broken with Democrats to vote for several GOP anti-immigrant bills. H.R.3009 punishes Sanctuary Cities. H.R.4038, the American Security Against Foreign Enemies Act, restricts absorption of Syrian refugees. Most recently you voted for H.R.3004, "Kate's Law," which takes a harsh but largely symbolic stand against desperate people who re-enter the United States. The candidate statement on immigration you provided "On the Issues" sounds like it was written by Donald Trump or Jeff Sessions. Can you explain why these positions are so divergent from mainstream Democrats?**

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From Keating's "OnTheIssues" statement:

"Bill Keating opposes amnesty. As a District Attorney, Bill Keating enforces our laws and believes that everyone must obey them. His office has prosecuted thousands of criminal cases that resulted in defendants being detained for immigration and deportation action. Bill believes that we must secure our borders, and wants to punish and stop corporations that hire workers here illegally. Bill does not support giving people who are here illegally access to state and federal benefits."

[http://www.ontheissues.org/MA/Bill\\_Keating\\_Immigration.htm](http://www.ontheissues.org/MA/Bill_Keating_Immigration.htm)

<https://www.congress.gov/bill/114th-congress/house-bill/3009/text>

<https://www.congress.gov/bill/114th-congress/house-bill/4038/text>

<https://www.congress.gov/bill/115th-congress/house-bill/3004/text>

## Discriminatory Auto Financing

I'm (-----name) from the (-----organization) in (-----town).

**You and a minority of House Democrats broke with your own party to vote for Republican sponsored H.R.1737, the Reforming CFPB Indirect Auto Financing Guidance Act. This bill prohibited consumers -- particularly minorities -- from suing auto lenders who violated Consumer Financial Protection Bureau rules against discrimination in lending. The bill takes the unusual step of preventing disclosures of violations with Freedom of Information Act requests. The NAACP, the Urban League, La Raza, the Consumers Union, and many others, were opposed. Why did you vote to preserve and protect discrimination?**

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H.R. 1737 is [opposed \(http://www.responsiblelending.org/other-consumer-loans/auto-financing/research-analysis/oppose-hr-1737-reforming-cfpb.html\)](http://www.responsiblelending.org/other-consumer-loans/auto-financing/research-analysis/oppose-hr-1737-reforming-cfpb.html) by the [National Association of Minority Auto Dealers \(https://ellison.house.gov/sites/ellison.house.gov/files/NAMAD\\_Ltr\\_opposing\\_HR\\_1737.pdf\)](https://ellison.house.gov/sites/ellison.house.gov/files/NAMAD_Ltr_opposing_HR_1737.pdf), Center for Responsible Lending, NAACP, Consumers Union, Consumer Action, National Council of La Raza, Americans for Financial Reform, American Association for Justice (AAJ), Color of Change, Leadership Conference on Civil and Human Rights, National Consumer Law Center, National Urban League, U.S. PIRG, the Woodstock Institute and more.\*

We urge you to oppose H.R. 1737, the so-called "Reforming CFPB Indirect Auto Financing Guidance Act." This legislation would prevent the Consumer Financial Protection Bureau (CFPB) from [enforcing laws \(http://files.consumerfinance.gov/f/201303\\_cfpb\\_march\\_Auto-Finance-Factsheet.pdf\)](http://files.consumerfinance.gov/f/201303_cfpb_march_Auto-Finance-Factsheet.pdf) against discrimination in auto lending. This bill nullifies CFPB's [guidance \(http://www.consumerfinance.gov/newsroom/consumer-financial-protection-bureau-to-hold-auto-lenders-accountable-for-illegal-discriminatory-markup/\)](http://www.consumerfinance.gov/newsroom/consumer-financial-protection-bureau-to-hold-auto-lenders-accountable-for-illegal-discriminatory-markup/) to lenders on how to avoid [practices \(http://www.responsiblelending.org/other-consumer-loans/auto-financing/research-analysis/crl\\_flat\\_fee\\_savings\\_nov2015.pdf\)](http://www.responsiblelending.org/other-consumer-loans/auto-financing/research-analysis/crl_flat_fee_savings_nov2015.pdf) that may lead to discriminatory pricing.

Automobiles are the most common financial assets owned by American households, and are a prerequisite for many jobs. When people buy cars with dealer financing, they can be charged an interest rate mark up. This mark up can be set by the individual car dealer. Such variable pricing can lead to discrimination. Even though current U.S law prohibits lending discrimination based on unrelated background traits, African Americans, Latinos and others could be charged a higher interest rate, regardless of credit scores or income.

<https://www.congress.gov/bill/114th-congress/house-bill/1737/text>

<https://ellison.house.gov/media-center/news/dear-colleague-oppose-hr-1737-the-reforming-cfpb-indirect-auto-financing-guidance>

## Medicare for All

I'm (-----name) from the (-----organization) in (-----town).

**One hundred and sixteen Democrats, including your colleagues in the Massachusetts Congressional delegation, Katherine Clark, Jim McGovern, and Michael Capuano, have co-sponsored H.R.676, John Conyers' Medicare for All Act. Why are you not a co-sponsor of this bill? And is there another plan to expand care to Americans that you WOULD support?**

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Expanded & Improved Medicare For All Act

<https://www.congress.gov/bill/115th-congress/house-bill/676/text>

General. — All individuals residing in the United States (including any territory of the United States) are covered under the Medicare For All Program entitling them to a universal, best quality standard of care. Each such individual shall receive a card with a unique number in the mail. An individual's Social Security number shall not be used for purposes of registration under this section.

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## College Tuition

I'm (-----name) from the (-----organization) in (-----town).

**Twenty-seven Democrats, including your Rhode Island colleagues in the House, David Cicilline and Jim Langevin, have co-sponsored H.R.1880, Pramila Jaypal's College for All Act. Why are you not a co-sponsor of this bill, one which puts into action what Massachusetts Democrats just voted into our platform last June?**

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College For All Act of 2017

<https://www.congress.gov/bill/115th-congress/house-bill/1880/text>

To amend the Higher Education Act to ensure College for All. Specifically, SEC. 901. Grant program to eliminate tuition and required fees at public institutions of higher education and tribal colleges and universities.

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## Private Prisons

I'm (-----name) from the (-----organization) in (-----town).

**Two members of the Massachusetts Congressional delegation -- McGovern and Clark -- support H.R.3227, Raul Grijalva's Justice is Not for Sale Act. At a time Republicans are trying to re-institute discredited justice and prison practices, and pushing privatization, including prisons, schools, and even the war in Afghanistan, why won't you support this bill -- one that places restrictions on private prisons?**

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Justice is Not For Sale Act of 2017

<https://www.congress.gov/bill/115th-congress/house-bill/3227/text>

The bill bars the federal government and state and local jurisdictions from contracting with private corporations to run prisons and detention facilities, reinstates the federal parole system, and makes several changes immigration detention law.

The Justice is Not for Sale Act also makes major strides towards reducing the mass detention of immigrants in the United States, including ending the detention of immigrant families and undoing the the immigration detention bed quota mandated by Congress.

While the bill bans private prison corporations from operating federal, state, and local prisons, jails, and detention centers, it does not prohibit private companies from moving into new markets including mental health facilities and treatment centers. Advocates have criticized these moves in recent years, noting that private prison companies are bringing the same punitive model to a traditionally restorative and non-profit sector.

<https://grassrootsleadership.org/releases/2015/09/grassroots-leadership-applauds-justice-not-sale-act-end-profit-prisons>

## Mortgage Lending

I'm (-----name) from the (-----organization) in (-----town).

**You and 63 Democrats broke with your own party to vote for Republican sponsored H.R.3192, the Homebuyers Assistance Act. This bill was a hit with the American Bankers Association, the Chamber of Commerce, and the Home Builders lobby, but it prohibited consumers from suing mortgage lenders who violated Consumer Financial Protection Bureau disclosure requirements under the Truth in Lending Act. You don't believe in amnesty for immigrants. Why an amnesty for mortgage lenders?**

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Congressman Kevin Cramer today joined a majority of the U.S. House of Representatives in passing H.R. 3192, the Homebuyers Assistance Act. The bill provides a temporary legal safe harbor, until February 1, 2016, from enforcement of a Consumer Financial Protection Bureau (CFPB) rule requiring integrated disclosure requirements for mortgage loan transactions under the Truth in Lending Act (TILA) and Real Estate Settlement Procedures Act (RESPA).

The bill precludes lawsuits from being filed against any person for a violation of such requirements occurring before that date, as long as a good faith effort has been made to comply with the requirements.

"Small businesses and individuals should not be penalized as they attempt to comply with new and cumbersome financial regulations," said Cramer. "This legislation is a common-sense fix which allows people time to comply with the CFPB rule. I look forward to working with my colleagues to further reduce regulatory burden on small businesses and American consumers."

<https://www.congress.gov/bill/114th-congress/house-bill/3192/text>

<https://hill.house.gov/media-center/press-releases/financial-services-committee-passes-hills-homebuyers-assistance-act>

<https://votesmart.org/public-statement/1063365/cramer-house-passes-hr-3192-homebuyers-assistance-act>

## Abortion

I'm (-----name) from the (-----organization) in (-----town).

**One hundred and twenty-one Democrats, including you, support H.R.771, the Equal Access to Abortion Coverage. Thank you for that. However, DNC chair Tom Perez and DCCC chair Ray Lujan, as well as some in the New Democrat Coalition, of which you and Seth Moulton are members, argue for "flexibility" on abortion and against abortion as a litmus test. But shouldn't abortion rights be a non-negotiable plank for Democrats? A litmus test, if you will?**

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Equal Access to Abortion Coverage in Health Insurance (EACH Woman) Act of 2017

<https://www.congress.gov/bill/115th-congress/house-bill/771/text>

Neither a woman's income level nor her type of insurance should prevent her from having access to a full range of pregnancy-related care, including abortion services.

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## Citizens United

I'm (-----name) from the (-----organization) in (-----town).

**In light of the tremendous amount of money now being spent on elections at all levels and ballot questions from 2012 and 2014 showing over 70% of Massachusetts voters supporting a Constitutional amendment to restrict rights to natural persons and to take money out of elections -- why are you not a co-sponsor of H.J.Res.48, which would do precisely that?**

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Proposing an amendment to the Constitution of the United States providing that the rights extended by the Constitution are the rights of natural persons only

<https://www.congress.gov/bill/115th-congress/house-joint-resolution/48/text>

**Section 1.** The rights protected by the Constitution of the United States are the rights of natural persons only. Artificial entities, such as corporations, limited liability companies, and other entities, established by the laws of any State, the United States, or any foreign state shall have no rights under this Constitution and are subject to regulation by the People, through Federal, State, or local law. The privileges of artificial entities shall be determined by the People, through Federal, State, or local law, and shall not be construed to be inherent or inalienable.

**Section 2.** Federal, State and local government shall regulate, limit, or prohibit contributions and expenditures, including a candidate's own contributions and expenditures, to ensure that all citizens, regardless of their economic status, have access to the political process, and that no person gains, as a result of that person's money, substantially more access or ability to influence in any way the election of any candidate for public office or any ballot measure. Federal, State, and local governments shall require that any permissible contributions and expenditures be publicly disclosed. The judiciary shall not construe the spending of money to influence elections to be speech under the First Amendment.

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Seth Moulton, another member of the centrist New Democrat Coalition of which Keating is also a member, is a co-sponsor. Why not Keating?

Survey showing 70% of Keating's constituents support this change:

We the People Polls – Nov 5, 2012, Nov 4, 2014



## Automatic Voter Registration

I'm (-----name) from the (-----organization) in (-----town).

**One hundred and sixteen Democrats, including four Massachusetts Representatives -- McGovern, Tsongas, Neal, and Clark -- support H.R.2840, David Cicilline's Automatic Voter Registration Act. At a time when Republicans are making it more difficult, not easier to vote, what's stopping you from supporting this bill?**

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Automatic Voter Registration Act

<https://www.congress.gov/bill/115th-congress/house-bill/2840/text>

To amend the National Voter Registration Act of 1993 to require each State to ensure that each individual who provides identifying information to the State motor vehicle authority is automatically registered to vote in elections for Federal office held in the State unless the individual does not meet the eligibility requirements for registering to vote in such elections or declines to be registered to vote in such elections, and for other purposes.

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## Taxing Wall Street Speculation

I'm (-----name) from the (-----organization) in (-----town).

**Two members of the Massachusetts Congressional delegation -- McGovern and Clark -- already support H.R.1144, Keith Ellison's Inclusive Prosperity Act. This Wall Street Speculation fee is a fraction of a percent tax on stocks, bonds, and financial derivatives, will be used to fund public university tuition, and is offset by tax credits. Can we get you on record tonight as supporting this bill?**

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Inclusive Prosperity Act of 2017

<https://www.congress.gov/bill/115th-congress/house-bill/1144/text>

To impose a tax on certain trading transactions to invest in our families and communities, improve our infrastructure and our environment, strengthen our financial security, expand opportunity and reduce market volatility.

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The Inclusive Prosperity Act would impose a tax of a fraction of a percent on trades of stocks, bonds and derivatives. This Wall Street speculation fee, also known as a financial transaction tax, will be used to make public colleges and universities tuition free and to substantially reduce student debt. Moreover, it will reduce speculation and high-frequency trading that is destabilizing financial markets. During the financial crisis, Wall Street received the largest taxpayer bailout in the history of the world.

Now, it's Wall Street's turn to rebuild the disappearing middle class. This legislation would not tax investors, retirees, or parents saving to send their kids to college. Instead, this bill would impose a tax on Wall Street investment houses, hedge funds, and other speculators. For the rare household of modest means that trades directly or through a broker, this legislation would provide an income tax credit to offset the speculation fee.

Trades would be taxed at a rate of 0.5 percent for stocks, 0.1 percent for bonds, and 0.005 percent for derivatives. This means, for example, that a trade of \$1,000 in stocks would be subject to a tax of \$5. A trade of \$1,000 in swaps or other derivatives would be subject to a tax of five cents.

<https://www.sanders.senate.gov/download/inclusive-prosperity-act-fact-sheet?inline=file>

## NAFTA

I'm (-----name) from the (-----organization) in (-----town).

**Two members of the Massachusetts Congressional delegation -- McGovern and Moulton -- have co-signed Representatives Bill Pascrell and Debbie Dingell's letter urging the U.S. Trade Representative's office to ensure that the NAFTA renegotiation process remains open and transparent. -- Why not you?**

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Dear Representative,

I'm writing to urge you to sign on to Reps. Bill Pascrell and Debbie Dingell's letter urging the U.S. Trade Representative's office to ensure that the renegotiation process remains open and transparent.

The original NAFTA agreement hurt working people because we weren't taken into account. We must establish a new trade deal that puts working people first by promoting more jobs and better wages and benefits, as well as better safety standards in the United States, Canada and Mexico.

<https://debbiedingell.house.gov/sites/debbiedingell.house.gov/files/081617%20-%20NAFTA%20Negotiation%20Transparency.pdf>