



3 November 2026 California General Election Kacer's Call

Prop 1: Veterans and Affordable Housing Bond (S) – Recommend: NO

Content: Bond for \$11.25B (\$13B when repaid) for housing affordability programs (rental, homeless, downpayment assistance, misc. housing and infrastructure). Only 11% of this bond (\$1.25B) is intended for veteran housing programs. Historically, veteran-only related housing assistance bonds have been popular and financially solid. Including a small veteran component to this bond obscures the primary objective, to forestall government addressing true causes of affordability problems it has been responsible in creating.

Consider: Bonds wrongly presume on the future without regard for economic uncertainties (**James 4:13-14; Proverbs 22:3**). Government debt steals from future generations without their consent (**Exodus 20:15**), prioritizes immediate financial gain above prudent planning & living within existing tax revenues (**Proverbs 13:11; 1 Timothy 6:10a**) and ignores the real causes of affordability issues. Public debt is paid off (with interest) independent of future taxpayer burdens (becoming “slaves” to future debt obligations [**Proverbs 22:7**]). Bonds should only be a last resort to quickly raise funds for extreme situations (e.g. war), not a routine way to soften existing budget obligations (**Proverbs 20:14**).

Prop 2: Increasing the Size of California's Rainy-Day Fund (C) – Recommend: NO

Content: This Proposition would increase the State “Rainy-Day” fund cap from 10% to 20% of General Fund revenues. Moneys for this fund would be from yearly revenues that exceed State spending, with the intention to use revenue from this fund to offset budgetary shortfalls during years that tax revenues are below expectations. Use of funds would be discretionary for any public program.

Consider: Currently, about ½ of the State General Fund budget (~\$250B) is spent on schools, Community Colleges and State Universities; another 1/3 goes to health and human services. On the other hand, the State has ~\$250B in debt (infrastructure, pension and retiree health benefits). Normally, saving in times of plenty to help alleviate hardship during times of economic downturn is prudent (**Genesis 41:34-36; Proverbs 6:6-8; 13:11; 22:3**). However, because use of Rainy-Day funds is discretionary, there is little confidence that increasing this fund would result in its wise, effective use for critical health and safety programs instead of for politically favored, destructive programs (**Proverbs 17:16; 21:20**).

Prop 3: Makes Tax on High Incomes Permanent for Schools & Healthcare (C) – Recommend: NO

Content: This Proposition makes permanent the prior voter approved (**Prop 30 [2012]; Prop 55 [2016]**) temporary “high-income” tax rates. Current higher tax rates on high income earners will expire in 2031. Funds will be used for education (40%) and a variety of other programs (60%). Original tax rate increases were claimed to be necessary to cover expected State budgetary shortfalls.

Consider: Original temporary higher tax rates were to meet the State Constitutional requirement to balance the budget and address education shortfalls. Instead of demonstrating fiscal restraint to alleviate an ongoing need for higher taxes, California has become dependent on these funds (**1 Timothy 6:10a**) and shown the deceptive “bait and switch” tactic often employed to increase revenue (**Proverbs 20:14**). Continuing to fund broken educational (½ of State budget) and healthcare systems (1/3 of State budget) rewards waste and government ineffectiveness instead of forcing fiscal restraint and program success (**Proverbs 21:5**).

Prop 4: Public Financing of Political Campaigns (S) – Recommend: NO

Content: Would repeal current law (**Political Reform Act of 1974**) that prohibits public funds from being used for State and local election campaigns (there are a few exceptions). Allows State and local governments to create public campaign financing programs if they chose to do so. Details of how these programs will be executed (fund amounts, qualification criteria, etc.) is left to State and local decision makers as they see fit.

Consider: In a State dominated by one specific political party, no mechanism exists to ensure fair and objective criteria would be employed in creating any campaign public financing program. Equal weights and measures are biblical values (**Proverbs 20:10**), as are clear competitive rules (**2 Timothy 2:5**). But, any political party in power could change the criteria of qualification for public funds at will every election cycle: voluntary participation can become mandatory, eligibility criteria can change, how can candidate funds be spent, what constituencies are accessible, how district boundaries are drawn, the number of eligible candidates (limited or unlimited), etc. In addition, special interest PAC's can still operate without limitations. Finally, funds for candidates would either come out of existing strained budgets, or require greater tax revenue.

Prop 5: Recall of State Officers (C) – Recommend: NO

Content: For a recall election of a State official, this measure would remove the second question on the ballot; the first being whether to recall the person or not, and the second question is who should replace the recalled person if the majority votes for their removal. If recalled, the position would be temporarily filled until the next Primary or General election depending upon timing. Under this Proposition, if the Governor is recalled, he or she would be allowed to be a candidate in the race to refill the Governor's seat.

Consider: This Proposition would allow a recalled Governor to run again to refill the position they were just recalled from. Scripture says to let your "Yes be Yes" and your "No be No" (**Matthew 5:37**); requiring another re-vote on the same person is politically challenging the public's original decision. Also, the current process (without **Prop 5**) immediately decides who will be the next Governor (question #2 on the ballot) if the recall (question #1) is successful. This approach allows a plurality vote to decide who the next Governor is, which is consistent with California elections prior to 2012. This allows a far greater opportunity to elect a person with views contrary to the prevailing political orthodoxy (**1 Corinthians 1:27**).

Prop 37: State Loan Program for Middle-Income Buyers (S) – Recommend: NO

Content: This Proposition would authorize the State to issue up to \$25B in revenue bonds for use as fixed-rate mortgages by new home purchasers. Bonds would be paid back by homeowners' mortgage payments directly and not by the State. Intent is to provide assistance to qualified people that cannot afford to pay a significant down-payment to secure a mortgage (typically 20% of the home price).

Consider: Bonds (both general obligation and revenue) presume on the future without regard for economic uncertainties (**James 4:13-14; Proverbs 22:3**). Although there's no immediate obligation for the State to repay revenue bonds (repayment comes from homeowners' mortgage payments), that changes if there is a mortgage default or a major economic downturn forces financially soft homeowners to leave their property and financial obligations. This is not unrealistic since homeowners only provide 3% of the downpayment (very little personal equity). Providing a form of safety-net for "middle-class" home ownership does nothing to alleviate the reason for the high-cost of home ownership. Bureaucracy imposed construction delays, permit difficulties and costs, oppressive environmental requirements and lawsuits, labor and zoning restrictions, and the impact of huge numbers of illegal aliens all add to the cost of building homes. Government must address real reasons driving housing affordability instead of pursuing the fantasy of financial manipulation to solve the problem (**Proverbs 12:11; 28:19**).

Prop 38: Bond for Immunology Research (S) – Recommend: NO

Content: Bond for **\$8.4B (\$10 to \$12B when repaid)** for immunology and immunotherapy research. Ten percent of any revenues generated from discoveries resulting from the research is to be used to repay the State. Grants will be distributed between a University of California affiliated nonprofit medical research institute (about half), and the rest competitively awarded to public or nonprofit universities and institutions.

Consider: Bonds wrongly presume on the future without regard for economic uncertainties (**James 4:13-14; Proverbs 22:3**). Government debt also steals from future generations without their consent (**Exodus 20:15**) and without consideration for what future taxpayer tax burdens will be (becoming "slaves" to future debt obligations [**Proverbs 22:7**]). Bonds allow government to irresponsibly prioritize well-intended projects that could be funded by non-government means, over the State's responsibility to live within existing tax revenues (**Proverbs 13:11; 1 Timothy 6:10a**). Finally, bonds should only be a last resort to quickly raise funds for extreme situations (e.g. war); not a routine way to chase popular projects to benefit special interest groups (**Proverbs 20:14**).

Prop 39: Voter Identification Requirements (C) – Recommend: YES

Content: This Proposition would require anyone registering to vote, and then voting, to provide valid government issued proof of identity. Besides normal proofs of ID such as driver's licenses and SSN's, the State will issue a voter's ID card free of charge upon request. When voting by mail, the last four digits of the voter chosen ID must accompany the mail in ballot. When voting in person, a government issued ID must be shown.

Consider: Election integrity is foundational to the healthy continuance of a constitutional republic. Ensuring only eligible (18 or older, not in prison, not found unable to vote by a court) citizens of the United States are allowed to vote on candidates for public office, or on proposed laws, is a valid and important role of government (**Romans 13:1-4**; punish law-breakers and promote good order). By requiring proof of citizenship, this Proposition significantly reduces the potential for fraudulent voting that is possible through current Vote by Mail, non-in-person voter registration, and outdated registration rolls. Requiring valid voter ID is the minimum threshold needed to provide confidence that elections are conducted in an orderly and accountable way (**1 Corinthians 14:33,40**). Anything detracting from that goal is questionable at best, and destructive at worst (**1 Timothy 5:24**).

Prop 40: One-Time Tax on total Wealth of California Billionaires (C) – Recommend: NO

Content: This Proposition imposes a "one-time" tax of up to 5% on the total wealth (minus "genuine debt") of taxpayers that have net assets valued over \$1B. The tax applies to residents of California on 1 January 2026. Ninety percent of this tax revenue would go to California healthcare, with the remaining 10% going to other State programs. This net-worth tax may be paid over several years, but only with penalties.

Consider: Government has the right to levy taxes to support valid governmental functions (**Matthew 22:21; Romans 13:6-7**). However, it is also obligated to be just and not favor one group or individual over another (**Leviticus 19:15**). Like the biblical tithe (**Deuteronomy 14:22**), tax rate should be the same for everyone, and not progressive. The more you make the more you pay, but with the same tax rate so everyone is vested in government. In addition, unjustly taxing the rich to arguably benefit the poor is legally acting out of envy (**Exodus 20:17**) towards those that are successful, and is a form of stealing (**Exodus 20:15**). Finally, a tax "after the fact" of a person's residence in California prevents individuals from making prudent financial decisions in their own best interest; this inserts unjust confusion and disorder in the taxation process, violating biblical principles of orderliness (**1 Corinthians 14:33,40**) and stability (**Deuteronomy 19:14**).

Prop 41: Prohibits Excluding New Special Taxes from State Spending Limits (C) – Recommend: YES

Content: This Proposition would require audits of the intended use of new, special proposed taxes before they are voted on; with a summary of the audit results (with efficiencies recommendations) to be included in State voter guide material. If new taxes are approved, then audits every 4 years (with recommendations for program efficiencies) are to be conducted. Also, this Proposition would not allow any new, approved special taxes to be excluded from State Constitutional limitations on expenditures.

Consider: If the State of California has a proven record of staying within its budget (**Proverbs 25:28**), identifying and eliminating ineffective expenditures (**Proverbs 21:20; 27:23**), and a demonstrated desire and ability to reduce tax burdens (**1 Kings 12:1-7**), then new taxes could be

justified in extreme, temporary situations. To help voters decide on the merit of any new taxes, this Proposition increases transparency and accountability of proposed (or increased) government expenditures based on those taxes (**Ecclesiastes 12:14; Luke 12:2-3**). Also, requiring that new taxes cannot be excluded from State spending limits helps insert some financial self-control (**Proverbs 21:20; 1 Timothy 6:10a**) that always needs to be encouraged. New taxation should only be proposed when all other options are considered and ineffective programs are eliminated.

Prop 42: Prohibits Both Retroactive Taxes & New Taxes on Personal Property (C) – Recommend: YES

Content: If passed, this Proposition would prevent any new State taxes from being levied on personal property (i.e. business interests, retirement and investment accounts, intellectual property). It would also prevent any tax from being initiated retroactively (e.g. prior to its approval date).

Consider: A new tax “after the fact” on a person’s personal property prevents them from making prudent financial decisions that are in their best, long-term interest; this inserts unjust confusion and disorder in the taxation process, violating biblical principles of orderliness (**1 Corinthians 14:33,40**) and stability (**Deuteronomy 19:14**). Also, savings, retirement and investment accounts are intended to provide for a person or families future; taxing prudent planning prevents parents from providing for their children as they are called to do (**2 Corinthians 12:14**).

Prop 43: Requires Local Citizen Initiated Special Taxes to Pass by 2/3 Voter Approval (C) – Recommend: YES

Content: If this Proposition is approved, all voter-initiated, new local special taxes would require a 2/3 voter approval to be passed (not just a majority vote). This would make approval of voter-initiated taxes consistent with other locally imposed, extended or increased special taxes (ones dedicated to a specific purpose).

Consider: Imposing tax burdens on local citizens is consistent with our obligation to pay taxes for government to be able to fulfill its responsibilities (**Romans 13:6-7**). However, the need for new and/or increased taxes implies government has done everything in its power to reduce financial burdens on its citizens by eliminating any and all ineffective programs, as well as any that are not clearly required to fulfill its obligations to exercise justice (punish the evil-doer, maintain order and safety) and encourage the pursuit of good (e.g. infrastructure that benefits everyone) (**Romans 13:3-4**). A 2/3 voter approval requirement on all taxes should be required in order to force a clear, compelling case to be made that a tax is needed and all other financial options have been exhausted (eliminating ineffective programs and those not fulfilling a valid biblical role of government).

Prop 44: Requires Health Clinics Spend 90% of Revenue on Services (S) – Recommend: NO

Content: This Proposition requires nonprofit, community health care clinics to spend no less than 90% of their revenue on “program services” that advance their charitable purpose (a Mission Spend Ratio of 90% or more). If they do not comply, then they are subject to financial penalties that are refundable if the clinics/centers become compliant within 5 years.

Consider: This Proposition has details (some confusing) on the mechanics of monetary penalties and how to potentially recover those fines. It does not, however, provide details on the specific criteria used to define what qualifies as valid health care expenditures in calculating the Mission Spend Ratio. Those details will be published at a later date by the State Attorney General, which provides an opportunity to politically tailor definitions (**Proverbs 20:10**) to unjustly cripple less-favored health service providers (**Proverbs 20:14**). Also, one-size-fits-all (90% criteria) applies a metric that ignores major differences in cost realities among very different types of service providers. Exceptions are allowed, but only after significant justification is submitted and approved (**Matthew 23:1-4**). In balance, this Proposition sacrifices compassion (**Matthew 22:39**) for bureaucratic overreach (**Luke 11:46**).

Prop 45: Reduces Time Requirements to Complete Project Environmental Reviews (S) – Recommend: YES

Content: If approved, this Proposition will expedite environmental reviews for significant projects, set deadlines for filing and resolving lawsuits challenging projects, and limit what evidence courts are able to consider as well as what relief they can order.

Consider: We have a dominion mandate to be good stewards of the world around us (**Genesis 1:28; 2:15**). Existing federal and State laws provide extensive environmental standards that must be met before major projects affecting the environment can be approved and completed. This Proposition does not change environmental protections, but it does reduce the time allowed for government managed environmental impact reviews and limits some legal challenges. Current legal and process practice shows deference to organizations that in effect “idolize” the environment (**Romans 1:25**) and fight any significant development at all costs. This Proposition provides some needed balance for the benefit of everyone: preventing the defilement of the earth (**Isaiah 24:5**) and constructively providing for the needs of people (**Proverbs 13:22a; 27:23**).

General Guidelines I Follow in Analyzing Propositions:

- **Do:** First read Title/Summary, then proposed legal text, then official analysis (if provided); then arguments for & against
- **Do:** Ask yourself if this is a proper role of government biblically
- **Do:** Ask yourself if this is the right thing to do, who benefits, and what consequences will result
- **Do:** Determine what general principles apply (biblical, conservative, practical)
- **Do:** Concentrate on the major implications and not on trivial aspects to make a decision
- **Do:** Apply common sense; come to a tentative conclusion – compare to positions of those you trust
- **Don’t:** Rely on recommendations of organizations by name only (many sound good but are misleading)
- **Don’t:** Wait until the last day to do your research (do it over time)
- **Don’t:** Support government going into future debt (there are very rare exceptions (e.g. war))
- **Don’t:** Allow rare circumstances or emotional arguments to overly influence you (“rare cases make bad law”)
- **Don’t:** Support anything that’s too complex to completely understand (could be purposeful obfuscation)
- **Don’t:** Accept a lot of bad law for the sake of a small amount of good, “worthwhile” law

Who is Frank Kacer?

Frank has been married to Lynn for 53 years, has three children and five grandchildren. He has served as a pastor/elder at Grace Bible Church since 1990 and is now pastor/elder emeritus. Professionally, Frank was a physicist for the Department of Defense in the Intelligence Community for over 35 years and a senior systems engineer with SAIC for 12 years. Applying a Christian worldview, Frank has engaged in grass-roots political activism for over 30 years. He is an author (*“Christian Fratricide – Why Christians Continue to be Divided Politically,” “65 Wisdom Principles for Christian Activists,”* and a novella: *“Destined for Completion – A Short History of the Universe”*). Frank currently serves as the Director of Research, Content and Curriculum for Well Versed ministries, and is a professor at Chula Vista Christian University. As Founder of the Christian Citizenship Council (C3), Frank has published his “Kacer’s Call” biblical perspective on California statewide Propositions since 2002.

<https://christiancitizenshipcouncil.blogspot.com/>
<https://www.biblicalvoter.com/california-voter-guides>

To contact Frank by email, use: frankkacer@hotmail.com