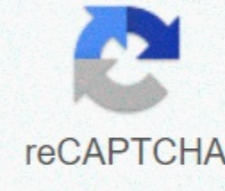




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I'm, admittedly, an addict to presidential elections. I tune into the debates, listen to the experts and their projections, and watch the returns roll until each state is colored in red or blue. But I doubt you'd like the process that much if you didn't vote. Once I punch my ballot and put on my sticker I voted for, a slight weight is lifted from my shoulders knowing that I did everything to my democratic power to bring my desired candidate to office. But why do I feel like a saint when my vote only has a 1 in 60 million chance of making a difference in a presidential election? When researching this same question, it turns out that voting is a product of sociocultural, biological and psychological factors that are much more complex than the simple act of pulling a lever or checking a box. Some people are literally bound to show up at polling places, while others abstain without excuses. Anyway, it's amazing that, all the time, effort and money poured into the American voting system, it remains one of the most irrational habits we maintain. Related articles Blais, Andre and Rheault, Ludovic. Optimists and skeptics: Why do people believe in the value of their only vote? Electoral Studies. Vol. 30, Issue 01. March 2011. (June 13, 2012) Charles Q. The Genetics of Politics. Scientific American. October 14, 2007. (June 13, 2012) Andrew, Silver, Nate, Silver, and Edlin, Aaron. How likely is your vote to make a difference? National Economic Research Agency. August 2009. (June 13, 2012) Satoshi. Why do people vote? I Psychology Today. November 8, 2009. (June 13, 2012) Satoshi. Why do people vote? II Psychology Today. November 22, 2009. (June 13, 2012) Satoshi. Why do people vote? III Psychology Today. November 29, 2009. (June 13, 2012) Christopher. Why do we vote? Psychology Monitor. American Psychological Association. June 2008. (June 13, 2012) Catherine. The chances that your vote will 'make a difference', the New York Times reported. October 31, 2008. (June 13, 2012) a slate an election during a pandemic is not unprecedented in the U.S. - the elections in 1918, during the Spanish flu outbreak — but this is the first time that voting by mail will be an option most states. In order to actively increase access to mail ballots, an organization called Vote From Home 2020 launched on May 13, specifically to help mobilize nearly half a million dual-risk voters: citizens most at risk from coronavirus and not having access to the polls as face-to-face voting becomes more dangerous. The goal of the party group, created by two experienced Democratic organizers, is to prevent Donald Trump from using a public health crisis as a tool to dishonor voters. In swing states, the organization will send directly to the double-risk voter ballot application forms, which they can then return to the county clerk's office to receive their email ballots. It's an effort to balance the scales, which are already tilted: Despite Trump's attempts to counter the mail vote, studies have shown that older white voters, who tend to vote Republicans, are more likely to request absentee ballots. On the other hand, younger, minority and low-income voters, who tend to vote for Democrats, are less likely to do so. The idea germinated before the terrifying Wisconsin primary, when Suzy Smith, co-founder of the organization, was making calls to leave the vote and often heard that people were too afraid for their health to vote -- or even to deposit their mail ballots if they had them. People have felt really disabled and hopeless, and we want to make sure that's not the case in November, Smith says, explaining why they're getting the upper hand in offering these tools to voters now, six months before the election. Smith was most recently Nevada state director for Elizabeth Warren, and worked on the campaigns of Barack Obama in 2012 and Houston Mayor Sylvester Turner. Its co-founder, Ben Tyson, worked on the Obama campaign in 2008, helped elect Senators Claire McCaskill and Michael Bennett, and met Smith while working for Jason Kander in Missouri. Most of the double-risk voters they will reach are people of color. Many of these ethnic groups were especially affected by COVID-19 due to factors such as crowded city housing, chronic health problems, lack of health insurance and work in essential industries. In Chicago, 70% of COVID deaths were African-American, although they represent 30% of the population. If the virus is still on November 20, it is imperative that these black, Latino and Asian American voters do not go to the polls in person if they can help him. The organization is also battling a tidal wave of voter suppression: a Texas law does not allow anyone under the age of 65 to vote by mail without an excuse, and the the state recently said that COVID is not a valid excuse to vote by mail. I think it's indicative of a lot of Republicans takes on the pandemic: sacrifice people's lives in order to implement and and these draconian voting laws, which ultimately help keep them in power, Smith says. Thus, the group will focus on the states that allow e-mail voting. For now, it will target three swing states: Michigan, Pennsylvania and North Carolina, all considered key battleground if Democrats are to win back the White House. These states are all unapologetic states, which means that there are three of the 34 (plus D.C.) that do not require a reason from voters to send absentee ballots, but are also those who historically have had low absentee voting levels; an average of 12.9% of voters in those states voted by mail in 2016. They are a starting point, and the founders want to face other battleground states such as Florida and Wisconsin. The organization estimates that about 550,000 of these dual-threat voters reside in the three states they are targeting (along with Wisconsin). Trump won those states by narrow margins in 2016 (especially Michigan's margin of 11,837 votes). Trump won Michigan, Pennsylvania and North Carolina, plus Wisconsin, by just under 285,000 votes. Taking advantage of the volunteers' work -- a progressive activist power -- the organization plans to receive popular donations to fund sending ballot application forms to voters. A \$25 donation paid for requests to be sent to 20 voters. They will send voters all the information they need, with a checklist, including an envelope and a paid postpost so they can easily submit their applications to the county clerk's office. They estimated that the cost of sending a ballot through this program is \$1.24. Volunteer power is a resource available now, given that Democrats were already excited, Smith says, and ready to knock on doors from Pennsylvania to Nevada to mobilize voters. That's completely stopped. She says individuals have already signed up and donated, even pre-announcement. Crucially, volunteers will make follow-up calls to ensure that they are dealing with any issues that may arise. And while they're making calls to withdraw from the vote before the election, their focus is on making sure they get their candidacies and that election officials aren't overwhelmed by a lot of last-minute candidacies. Smith wants to eventually help change voting laws in other states that have so far denied the right to vote by mail -- she has a history of politics from her years as executive director of Kander's political organization, Let America Vote -- but they need to make democrats in office affect that ultimate goal. And since money is not unlimited, they are using a template to make sure they are targeting the with a greater propensity to move forward and vote. There will be a transition period of people getting used to it, Smith says. And we want to make sure that, especially black, Latinx, Latinx, [Asian/Pacific] voters know their options and have access to the vote by email. Before i vote. . . Voting starts in less than an hour, and all entries are fine. But before voting, I encourage everyone to remember the purpose of this contest. To make a gift for our deserving mothers. While some of the entries are really incredible instructional and good examples of sewing, they're not exactly something I would give my mother as a gift. Remember the spirit of the contest, and get out there and vote! Skip to HeaderSkip for main contentSkip to footerN't let your ballot cast in November become too uncomfortable. Thanks to COVID-19, health authorities recommend that people continue at a social distance. And with that in mind, the idea of voting by mail is becoming an increasingly hot topic. Kiplinger's Letter expects more states to follow suit as the presidential election approaches. One option for registered voters in states where voting by mail is not the status quo (and who are concerned about election day crowds) is to sign up for the absentee vote on their own. To do this, you'll need to go to your state's electoral council website, fill out and submit the missing ballot request electronically, or print it and return it by mail as soon as possible -- especially if you have to submit the request. Once approved, you can vote at home and avoid any potential exposure to coronavirus. If you are not a registered voter, you need to register in your home state as soon as possible. To do this, you need to go to your state's voter registration site or www.vote.gov. In visit 34 states, plus the District of Columbia, any qualified voter can apply for an absentee ballot without needing an excuse. For the rest of the country, a valid reason is required to be approved for the absentee vote. What qualifies as an acceptable excuse varies by state, but includes the position of juror, being an election worker or being out of town at the time of the election. This year, you may not even need to apply for an absentee ballot. For this spring's primary elections, some states, such as Maryland, have sent absentee ballots to all registered voters. However, if you plan to vote absentee, request and mail your ballot as soon as possible. Or if you are concerned about counting the ballot, you can also request an absentee ballot and drop it off at an urn site operated by your local election officials. In the table below, we highlight the deadlines for when absentee ballot requests need to be received for Election Day in November and if an excuse is required. Take a look. State registration deadline date via Mail/Excuse Needed (Y/N)AlabamaVoters submit applications no later than 5 days before the election. Check your state's electoral board website for more details. YAlaskaVoters must submit request more than 10 days before the election. Check your state's electoral board website for more details. NArizonaVoters must file an application no later than 11 days prior to the election. Check your state's electoral board website for more details. NArkansasVoters must file an application no later than 7 days before the election. Check your state's electoral board website for more details. YCaliforniaVoters must submit registration by October 27, 2020.NColoradoVoters will automatically receive ballots in the mail. NIAConnecticutVoters must submit applications no later than 7 days prior to election. Check your state's electoral board website for more details. YDelawareVoters must file an application no later than 4 days prior to election. Check your state's electoral board website for more details. YDistrict of ColumbiaVoters must file an application no later than 7 days prior to the election. Check your state's electoral board website for more details. NFloridaVoters must file an application no later than 10 days before the election. Check your state's electoral board website for more details. NGeorgiaVoters must file an application. m 5 p.m. on the Friday before the election. Check your state's electoral board website for more details. NHawaiiVoters will automatically receive ballots in the mail. NIAIdahoVoters must submit application by October 23, 2020.NIllinoisVoters must submit application by October 29, 2020.NIndianaVoters must submit application by October 22, 2020.YIowaVoters must submit application by Saturday 10 days prior to election. Check your state's electoral board website for more details. NKansasVoters must submit application by October 27, 2020.NKentuckyVoters must submit application no later than 7 days prior to election. Check your state's electoral board website for more details. YLouisianaVoters must file an application by 4:30 .m. 4 days before the election. Check your state's electoral board website for more details. YMaineVoters must file an application no later than 3 days before the election. Check your state's electoral board website for more details. NMarylandVoters must apply by October 27, 2020.NMassachusettsVoters must file an application by noon on the day before the election. Check your state's electoral board website for more details. YMichiganVoters must file an application by 5 p.m.m. on the Friday before the election. Check your state's electoral board website for more details. NMinnesotaVoters must file an application at any time of the year except election day. Check the website of the state for more details. NMississippiVoters must file an application no later than 8 days before the election. Check your state's electoral board website for more of thisMissouriVoters must file application by 5 p.m. on the second Wednesday before any election. Check out the website of the electoral council of your state state more details. YMontanaVoters must file an application by noon on the day before the election. Check your state's electoral board website for more details. NNebraskaVoters must file an application by 6 .m. on the second Friday prior to the election. Check your state's electoral board website for more details. NNebraskaVoters must file an application by 5 p.m. on the fourteenth day of the calendar prior to an election. Check your state's electoral board website for more details. NNew HampshireVoters should submit request as soon as possible. Check your state's electoral board website for more details. YNew JerseyVoters must file an application no later than 7 days before the election. Check your state's electoral board website for more details. NNew MexicoVoters must submit application by October 30, 2020.NNew YorkVoters must submit application no later than 7 days prior to election. Check your state's electoral board website for more details. YNorth CarolinaVoters must file an application by 5:00 p.m. on the Tuesday before the election. Check your state's electoral board website for more details. NNorth DakotaVoters must submit application by November 2, 2020.NOhioVoters must submit application no later than 3 days prior to election. Check your state's electoral board website for more details. NOKlahomaVoters must file an application by 5:m.m. on the Wednesday before the election. Check your state's electoral board website for more details. NOregonVoters will automatically receive ballots in the mail. NAPennsylvaniaVoters must apply by 5 p.m. on October 27, 2020.NPuerto RicoVoters must file application no later than 60 days prior to election. Check your state's electoral board website for more details. YRhode IslandVoters must submit application by 16 .m.p. on October 16, 2020.YSouth CarolinaVoters must submit application by 5 p.m. in October. 30, 2020.YSouth DakotaVoters must submit application by 5 p.m. on November 2, 2020.NTennesseeVoters must submit application by October 27, 2020.YTexasVoters must submit application by October 23,

2020. Utah Voters will automatically receive the ballots by mail. N/A Vermont Voters must file an application by 5 p.m. one day before the election. Check your state's electoral board website for more details. N/Virginia Voters must file an application by 5 p.m. on the Tuesday before the election. Check your state's electoral board website for more details. N/Washington Voters will automatically receive ballots in the mail. N/A West Virginia Voters must apply to the Six days before the election. Check your state's electoral board website for more details. N/Wisconsin Voters must file an application .m 5 p.m. on the Thursday before the election. Check your state's electoral board website for more details. N/Wyoming Voters must file an application at any time of the year except election day. Check your state's advice website for more details. N* For New York and Rhode Island you can write potential to hire COVID-19 as an excuse to request an absentee ballot. The hot upcoming IPOs to watch in 2020 and 2021 Kiplinger's Investing Outlook The most exciting IPOs expected during the rest of 2020 and through 2021 range from a popular home rental app to an old-school pet retailer. December 14, 2020 11 Winter Car Maintenance Tips Buying & Leasing to Car There is more to prepare your car for winter than to find out where the scraper went. December 9, 2013 Smart Estate-Planning Moveretirement Follow this real estate planning checklist for you (and your heirs) to insure more of your hard-on money. December 7, 2011 Superfoods to increase productivity in Workbusiness When you come across a busy workday, it can be very easy to make some not-so-healthy food choices between attending meetings, checking emails... Election forecast of 2020 December 2020 For nearly a century, the Kiplinger Charter predicted the outcome of the presidential elections to keep readers informed about what is to come and what ... October 29, 2020 Election 2020: Taxes on Joe Biden's tax plans With the economy still in trouble, fiscal policy gains more importance in the 2020 election. So let's take a look at what Joe Biden wants to do abou... October 22, 2020 PPP Loan forgiveness requests are now easier For Coronavirus and your Money Small companies that have received PPP loans of \$50,000 or less can now apply for forgiveness using a simplified application form. October 16, 2020

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