

See my answers below, and there's more on my site, <https://albertjmora.com/>.

A. Where were you born, where did you grow up and where were you educated? College degrees?

I was born and raised in the Chicago suburb of East Chicago, Indiana, a steel mill town with a colorful, diverse community.

My parents loved reading and had dreamed of going to college, but neither finished high school. They infected their children with love of knowledge and visions of college, and we received six university degrees combined. I have a bachelor's degree in business administration from Purdue University and an MBA from the University of Chicago.

B. When did you move to CA48? Where do you live now? Age?

I moved my family from Chicagoland to Orange County in 1998 and moved to Carlsbad in 2012. My youngest, twins, attended Carlsbad High School and have moved away, but I still live here. If my candidacy gains inertia, I'll likely move to the 48th District. I'm 66.

C. What is your main source of income? What's your main career? Accomplishments?

I worked for 25-years in investment banking and treasury. I worked in institutional capital-raising, investing, and risk management, transacting in stocks, bonds, currencies, and derivatives at multi-billion-dollar scales across the U.S., Europe, Asia, Canada, Latin America, and Africa. Since taking semi-retirement in 2012, I've worked in investment education, consulting, and recruiting. I've been Treasurer of the Encinitas Historical Society since 2022.

D. Tell me about your family – spouse, kids, cats, dogs?

I am single. I have a loving relationship with my five children and three grandchildren from two marriages. We love animals.

E. What are your lesser-known talents, skills, recreation habits?

I love binge-studying and conversing about a broad range of topics. I'm a lifetime fitness enthusiast. I love classic Hollywood movies and Chicago sports teams, though I'm too busy to watch much. I love music.

F. Did anyone encourage you to run?

It started early. My parents raised me saying I would grow up to be President of the United States. Through my life, acquaintances, friends, teachers, and business associates have suggested that I enter politics. After the 2024 election, friends encouraged me to run. I spoke with my children about it, and they were highly supportive.

Starting in early-February I began announcing that I was considering running at 48th District Democratic club meetings. I received warm support each time, so I registered with the FEC and opened my web site.

Now the main Q&A:

1. Why are you running for Congress? Main issues? Main opportunities?

Support the Constitution Given the Trump administration's near-certain continuation of concentrating power in him and destructive decision-making, reducing House Republicans by one member and increasing House Democrats by one member creates the opportunity to save our Constitution and rule of law, with direct repercussions around the globe.

Get in Balance We have the opportunity to get in balance by combining solutions drawn from across the political spectrum. Examples: Strictly and humanely secure the border and give immigrants a path to legalization.

Support free markets and regulate smartly. Make the U.S. Federal government efficient, nonpartisan, and prestigious. Keep church and state independent and thereby synergizing. Protect the environment with a thriving smart energy industry.

Partner with U.S. AI leaders to retain American leadership and devise effective regulation.

Keep tariffs to a minimum and employ them selectively for national security. Design social programs to incentivize weaning.

Similarly, rebuild and redouble USAID's work serving communities and making them self-sufficient. Support LGBTQ and have biological males compete with biological males. Motivate Europe to take ownership of (and derive honor from) its military security and join them in 100% support of Ukraine. Move in phases toward a singlepayer healthcare system akin to the best peer countries. Remove Super PACs and regulate PACs carefully so they can help grassroots candidates.

Keep America's military omnipresent, motivated, and lean. Balance DEI with meritocracy. Resume unfettered trade with China while reducing American dependence on their strategic military products and materials.

Ensure the future of Social Security, Medicaid, and Medicare. Keep the central bank independent. Allow elected officials to earn money from only their political salaries and passive income. Make Social Security and Medicaid permanently sustainable. Invest in education, do not cancel student loans, balance DEI with merit.

2. What needs of CA48 most need addressing? How would you help to fulfill these needs? The 48th District's climate, dispersity, military constituency, Native American constituency, Spanish-speaking community, economic demographic, and international border call for focus on key issues including water infrastructure, fire mitigation, border security, immigration reform, veteran's services, investment in education, economic development, affordable and available housing and healthcare, and strengthened civic engagement.

I will get informed, make contacts, prioritize, communicate, partner, and bring resources from local to Federal to bear on the District's many opportunities.

I will know my constituents. I have long enjoyed the 48th District's attractions including Borrego Spring's respite from winter chills, Murrietta and Temecula's horse culture, urban westward towns, thriving wineries along the California 78, Safari Park, Julian's legendary apple pies, and numerous mountain hiking trails.

The past three months, I have enjoyed walking across the District, introducing myself, shaking hands, and hearing constituents out. They are generally engaged and eager to share. Many conversations follow similar themes. Democratic constituents range from feeling ignored and neglected to overt anger toward Darrell Issa. Republicans have been somewhat sharp when I tell them I'm a Democrat, but when I sit back and let them voice then take my turn, they have consistently listened respectfully, some have expressed that I struck them as sensible, and yes, a few said they'd seriously consider voting for me! I had a memorable conversation with a Republican voter who lives in Julian as she texted her husband about her increasing concern over the Trump administration's unpredictability. When her husband texted pro-Trump answers, she wasn't reassured. At the same time, she shared that she was feeling intimidated by increasing peer pressure from Democratic friends and family. What a conundrum.

When I told her I respected her right to vote as she saw fit, her fearful expression gave way to a glimmer of hope, and she thanked me warmly. When a Gay person shared a public humiliation dealt personally by Darrell Issa, we hugged.

I've also introduced myself to a dozen 48th District Democratic clubs. Club leaders and member's openness to my unifying message have pleasantly surprised me. I will meet more constituents along with officials, religious communities, social groups, leaders, and businesses to hear their concerns and ideas, assure them of my commitment, and try to give them hope.

3. How do you plan to displace an entrenched GOP incumbent in a district with 41% Republican registration, compared with 29% Democrats and 21% independents?

Again, unify. Inspire Democrats and Republicans by presenting sensible, sustainable solutions on all fronts.

Remind voters of America's unique role leading the spread of freedom and democracy since the American Revolution. Remind voters of mankind's long, hard-won progression from the darkness of autocracy to the light of democracy and freedom. Inspire voters to honor those who gave so much for the cause, and to keep the American Dream alive for our descendants. Inspire increased political participation, in particular by the significant Mexican American community. Continue a full-court positive press in the face of 24/7 disunity.

I realize I'm on an idealistic flight. Idealism has done great things. I shall try.

4. How will you finance your campaign? Do you expect DCCC or local Democratic Party help? How much self financing will you do?

I will finance my campaign from campaign contributions. If my campaign gains momentum and I gain confidence they would support me, I will strategically reach out to the Party. I will absolutely need their support. My resources are limited. Issa's are not.

While we are early in the process, I feel urgency toward gaining momentum and reaching out to them. At the same time, I am binge-learning the job-basics. My syllabus includes campaign rules, key Democratic and Republican Representative and Senator bios, Cabinet bios, structure of the entire Federal government and military including intelligence organizations, map of the 48th District, lists of District organizations (churches, clubs, chambers of commerce, school boards, etc.), notable Democratic San Diego County leaders (commissioners, mayors, councilmembers), etc.

Then there's tracking daily news, saying hi to my kids once a week, and getting in some exercise. (Oops I'm complaining.) In any case, when I reach out, I want to be viable and prepared so I'm going to plan and act carefully. Good question, thank you.

5. How are you better prepared to challenge Mr. Issa than your two (so far) Democratic rivals?

I am focused on serving the people of the 48th District by listening, learning, and giving hope. I trust the other Democratic candidates will do so as well, and I trust voters to make the best choice.

6. Tell about your main campaign staff (paid or unpaid) – manager, fundraiser, social media person, media coordinator? What are your social media channels?

To this point I have one person supporting me, who is my event manager. She is an experienced event organizer, multi-functional, and highly motivated. I am in awe and deepest gratitude. At this moment there are no clearcut names of people I'd like to invite or who are offering.

As my campaign picks up support and funding, I plan to reach out to local Democratic club and community leaders to identify potential team members including manager, treasurer, fundraiser, communications, media, field coordinator, etc.

I realize my ability to fundraise and build a campaign team are interrelated and will be a critical indicator of my viability, so this is possibly the most relevant of all your questions. Thank you.

7. Aside from Whitney (who ran in 2024), what is your prior experience running for elective office?

I have never run for office – not even in high school.

8. How will you appeal to decline-to-state voters? Will a major independent vote be needed to overcome the GOP advantage?

I will approach voters across the spectrum similarly, as I describe above. Given the significant GOP advantage, the math dictates that, yes, a major independent vote will be needed to win.

Being a lifelong independent who is trying to pull both sides to the sensible sustainable center, I believe my unifying message can strongly appeal to decline-to-states, independents, libertarians, etc.

9. Will you seek support from disaffected Republicans?

I will seek support from all voters, so yes.

10. If elected, what would be your major priorities in Congress?

My first priority will be to support the Constitution, freedom, and the rule of law. I will support every effort by the Democratic Party to make ineffective and if possible remove a

President who is on a path of destruction and possible self-destruction.

Being a business professional, a priority will be to strengthen the Democratic Party's economic bench by working with colleagues and supporting relevant committees including Financial Services, Ways and Means, and Budget.

Expanding on my business background, my investment banking and corporate treasury work involved deep-dive analyses of companies, leaders, boards, products, competitors, culture, technology, regulation, industry trends, economic policy, capital market conditions, trade, military conflict, culture, et al. I know how the machinery connects. I know how the Federal Reserve operates and I understand why an independent Fed is sacrosanct. I understand how international trade can forge cooperation between countries with diverse views for decades, the best example being the U.S. and China.

Economically most relevant at this moment, I know how tariffs do not work. The most basic functions of economic policy are to distribute means of production optimally and distribute wealth fairly. History has proven and common sense dictates that freer markets enable capital to flow efficiently to the most viable projects, allow decisions to be made by the better-informed and more skillful parties, enable products and services to be provided by parties with better relative resources and skills, and enable fairer wealth distribution as a result of labor force behavior such as switching jobs, emigrating / immigrating, improving their skills, switching careers, or pressing for better wages. While no economic regime will ever be perfect, freer markets offer the best solution.

Tariffs are a direct, blunt impediment to free market decision-making and activity. Tariffs being changed on a whim at any given moment create immeasurable and to a significant degree unrecoverable damage.

I will bring all of my business depth and breadth to bear on the economic conversation in D.C.

I will strengthen the Democratic Party's connection to the Spanish speaking community. My father was born and raised in Mexico, immigrated to the U.S. at age-17, entered Inland Steel, married Mom, a fourth generation American, and stayed in the U.S. the rest of his life. Dad was eloquent in Spanish and English, and Mom was even more eloquently bilingual. I speak Spanish like a Mexican rather than like a Mexican American. I connect as naturally with Spanish speakers as I do with David Letterman fans.

Walking the 48th District, I enjoyed surprising some Spanish speakers who for once had the experience of speaking with an American who communicated perfectly with them in their own language. These conversations are continuations of my lifetime enjoyment of this experience.

In support of my unifying message, I will prioritize influencing the Democratic Party to listen to sensible rightward views, such as maintaining a secure border, making all government departments lean and efficient, not overplaying DEI and LGBTQ, and making Europe more accountable for her own security. There is much more.

I will influence the Right to support giving due legal process to every person every time, to support environmentalism for love of our unique, magnificent planet, love of our fellow man and descendants, and the opportunity to create millions of high-quality, dignified jobs. Again, there is so much more.

I will advocate for the United States to return to leadership of the global cause of Democracy and freedom by reconnecting with every one of our allies – the greatest community of allies ever known, built through two world wars, the Cold War, and belief in basic human decency. I will advocate for the U.S. inviting Canada, Panama, Greenland, and every other country to partner with us to the full extent of our mutual opportunity while supporting their sovereignty as fully as we support ours.

11. If Dems take control in early 2027, would you support the impeachment of Donald Trump? Why or why not?

I realize the implications of this question are complex, deep, and to a large degree unknowable. I take a deep breath as I write. I believe the legal, patriotic, and practical action is to impeach Donald Trump as soon as possible. So yes.

12. If elected, would you support term limits for House members?

I would consider term limits and possibly an age limit. I need to think much more about this important question, so thanks for asking.

13. If elected, would you pledge to hold regular in-person town halls in the district?

I would hold them. That's an essential part of the job. And I flatter myself to believe they'll be enjoyable for all concerned.

14. Anything else readers should know about your candidacy?

I am a long-shot rookie candidate with limited resources and name recognition facing other Democratic candidates, and if I were to become the Democratic nominee I would face an entrenched Republican with effectively unlimited resources in a red district.

I am also the child of a steel mill crane operator who received a world class education and had a 25-year international institutional capital markets career. Anything is possible.