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CONCLUSION

I. PREAMBLE

The Michigan Democratic Party believes that government must be open, honest, responsive, and accountable to the people it serves. All citizens should have the freedom and the opportunity to rise as high as their talents and initiative will allow. Our Platform expresses our dedication to the belief that those who work hard should be assured the opportunity to achieve greater economic security, and that all should be able to live with basic human dignity. This Platform is a promise to the people of Michigan, based on our tradition and our commitment to a better future for the people of our state and nation, and embodying our core values of caring and responsibility.

In the 21st Century, Michigan faces new opportunities and challenges. The national economic and trade policies put in place by the Republican Party have damaged our state's economy in numerous ways. Since George Bush became President, the country has lost more than 3 million manufacturing jobs, over 250,000 of them in Michigan. With rising unemployment, many families have lost their homes. The economic consequences of our astronomical war debt could harm many generations to come.

Democratic leaders such as Governor Jennifer Granholm and Senator Carl Levin have the creativity, courage and conscience to find innovative and imaginative ways to help secure our future. As a party, we will demand that we move forward together within the American values of hard work, community, diversity, faith, family, and personal responsibility. We are deeply committed to these values as the bedrock strength of our state and of our nation.

There was a time when Americans were challenged to ask not what their country could do for them, but what they could do for their country. However, in recent years, we seem to have become less interested in looking first to the needs of others — especially the needs of the most vulnerable — and more interested in meeting only the needs of ourselves. America is always at its best when we ask, “What can I do to give back?” rather than, “What is in it for me?”

The Michigan Democratic Party understands this basic principle. That is why Democrats in this state are seeking the Common Good — the best life for each person of this state. We include everyone: the veteran, the student, the disabled, the sick, the healthy, the senior, the child, the wealthy, the poor, the citizen, the stranger, the first and the last. Seeking the Common Good is not difficult for Michigan's citizens to understand. Just ask the woman who watches her neighbor's son so mom can work to pay her heating bill. Ask the pastor, rabbi, or imam who walks the street at night praying for the crime in his neighborhood to cease. Ask the dentist whose staff keeps telling her she's got to start charging families who don't have insurance. The people of Michigan deserve leadership with the moral courage that matches their own.

By holding ourselves to this vision of the Common Good, Democrats have their guidepost to deal with the challenges that face Michigan today. We address Michigan's economic situation while holding the “least of these,” our most impoverished, our least advantaged, at the forefront of our minds. We address security concerns while holding the “stranger” — immigrants and our brothers and sisters who live abroad — in the highest respect. We address our health care needs remembering the ill, the elderly, and the unemployed. In short, we do what is difficult, and we do what is right.

Michigan is showered with blessings, from our beautiful sand dunes to our industrious assembly line workers. The people of Michigan deserve leaders who treasure our people and our land. In the Michigan Democratic Party and its candidates, Michigan's citizens will find such leaders, dedicated to furthering the Common Good.

As Democrats, we are proud of our elected officials who have worked so diligently to make our state and our nation a better place for working families to earn a living and raise children. Senators Carl Levin and Debbie Stabenow and our six Democratic Members of Congress have fought to protect Social Security, Medicare, educational programs, and the environment from the extreme Republican agenda. They have fought against terrorism while defending our constitutional rights. They seek solutions to our economic problems and housing crisis, comprehensive and affordable prescription drug coverage, accessible and affordable health care for all, and corporate accountability. Governor Jennifer Granholm, Lieutenant Governor John Cherry, Democratic legislators and the Democratic members of education boards have fought hard to improve the lives of Michigan families. We are committed to continuing our focus on the issues that matter most to working families in Michigan: creating good-paying jobs; preparing children to succeed in life through our public education system; providing high quality, accessible and affordable health care to all; promoting financial security through economic growth and secure retirement benefits; stopping discrimination in all its forms; protecting voter rights; reforming government to be transparent and accountable; improving our state and local roads; improving public transportation; and protecting our priceless natural resources for future generations.

The 2008 campaign is a Campaign for Change – a change in the direction and priorities of our country after nearly 8 disastrous years of the Bush Administration. We are committed to carrying Michigan for Barack Obama for President so he can deliver change we can believe in, reelecting Senator Carl Levin, extending control of the Michigan House, retaining and electing more Democratic Members of Congress, electing Democrats to Education Boards, helping Democrats win offices in their local communities and defeating right-wing Republican Chief Justice Clifford Taylor — who is not fair and impartial because he has consistently ruled in favor of insurance companies and against ordinary people.

II. INVESTING IN THE PEOPLE OF MICHIGAN

Effective, efficient, and productive education and job training programs for children and adults are critical to building a stronger Michigan economy. We must work to ensure consistently high levels of economic development and performance. In order to accomplish these goals, we must invest in post-secondary education and training for high-tech and other contemporary jobs. The goal of this endeavor is to make sure that no one is left behind, and those seeking work can find the opportunity to do so in Michigan.

By improving the marketability of individuals, we will enhance the appeal for new companies to invest and expand in Michigan. A better-educated and more skilled workforce also will provide an incentive for existing businesses to remain here, continuing to provide high-quality jobs.

Michigan must foster a culture that empowers people to turn their passions into products,

services, profits, and payrolls. It is vital that Michigan pour energy and resources into improving basic education and help our universities and community colleges continue to be centers of research, thought, and knowledge, while working to provide education affordable for all.

As a state, we must put forth more effort to become involved in global economic activity and trade opportunities. Yet, as Democrats, we must firmly insist on the implementation of basic human and worker rights, as well as environmental protections, as part of fair trade.

We need to take steps to extend economic opportunity based on knowledge and skill to those who have been isolated by poverty, lack of education, geography or discrimination.

We have to address the digital divide between those who have access to information technology resources and those who do not.

A. Support a quality of life that sustains economic growth and vibrant communities

People examine quality of life issues when deciding where to live, locate a business, or educate their children. Today, these factors drive economic development: Are there good schools? Are there cultural and recreational opportunities? Are there green spaces and clean lakes to enjoy? Is the area safe and free of crime? Is there a vibrant community with shops, nightlife, and entertainment? Are there educational and career opportunities? Is there access to quality, affordable health care? The importance placed on considering quality of life means that we in Michigan must redouble our efforts at rebuilding our cities, be stewards of our state and its outdoors, support the arts, enrich our culture, improve our schools, and invest in our two and four year colleges and universities.

B. Forge community out of racial diversity

In Michigan, as in the nation as a whole, the lines dividing our population are becoming increasingly blurred. Our challenge is to make diversity our strength and lead the way for the rest of the nation in building a successful pluralistic society. However, strong forces are still at work that continue to separate us by race and income. We have some of the most racially segregated cities, suburbs, schools, and housing markets in the nation. Income inequality translates into a lack of opportunity in other areas and sometimes takes generations to overcome. Although we have a long way to go to rectify these problems fully, the Michigan Democratic Party is committed to eradicating racial discrimination and protecting affirmative action.

C. Restore faith in the integrity and performance of government

Often, government is stacked in favor of the wealthy, powerful special interests and against ordinary people. If we are to rebuild faith and support for our public institutions, we must be committed to meaningful elections, ethics, and campaign finance reform, and provide the public with access, integrity, honesty, leadership, openness, and accountability.

D. Stand up for the under-represented

Some of the greatest tests for society have always been: Do we respect the rights of all? Do we ensure that each and every person is given a voice and full representation in decision-making?

Do we offer a helping hand when our citizens encounter hardships? Do we become the voice for those of us who have little say in our society? We must make sure everyone shares in our prosperity and renew our commitment to reach out to those in need.

III. MICHIGAN DEMOCRATIC PARTY CORE VALUES

The Michigan Democratic Party reaffirms its commitment to our core values of opportunity, community, security, and accountability. The Democratic Party is committed to closing the opportunity gap by investing in the people of our state and is fighting to implement measures which will make a difference in the lives of everyone. In order to further advance our goals, we will foster a greater sense of community and celebrate our rich diversity as a people and as a state. We must be secure as a state and nation. We will demand accountability from our government, leaders, and business community to ensure that the interests of our people are secure. We are firm in our protection of constitutional liberties, particularly as we fight to improve the future of our people. This Platform is our plan to advance these values through political action and responsible public policy.

A. OPPORTUNITY

(1) Education: Improving Public Education for Children and Adults

The key to opportunity in the new economy is public education, the cornerstone of our social, economic and political structure. It is of the utmost significance in the development of our moral, ethical, spiritual, and cultural values.

Michigan public schools successfully prepare citizens to be productive members of the new economy and to be thoughtful and active participants in government. We also value public schools as places that provide our communities with the common experiences that bind us together despite our unique differences. These common experiences allow us to teach our children to recognize and celebrate cultural, social, political and religious differences.

The Democratic Party is committed to improving public education to support these ideals, because our future as a state depends on the ability of all Michigan citizens to realize their full promise as individuals. Democrats promote this set of measures to improve public education:

Strict accountability for results, strong incentives for success. Every school in Michigan must succeed at reaching high academic standards and be held accountable for results. Governor Granholm created rigorous new curriculum standards to ensure that our children will be ready to succeed in the 21st Century economy. We will equip teachers with all the resources, including professional development, needed to meet these higher standards.

Provide unprecedented educational funding. Under Governor Granholm's leadership, per-student public school funding has been increased to record level of over \$7,300 per student.

Expand preschool opportunities. The importance of early education is well proven. Michigan Democrats support quality preschool opportunities for children age three and four, adding to the existing network of Head Start, Great Start, pre-K, and related school programs.

Supply schools with the latest technology equipment. Democrats will ensure that our students are equipped with the information technology needed to meet the challenges of the 21st Century. In order to accomplish this goal, all of our schools must have ready access to the Internet. Teachers, support staff, students, and parents must be educated to use technology to facilitate enhanced learning opportunities, communications and collaborations.

Maintain secure, safe, and orderly schools. Under Governor Granholm, we now have tough new laws to keep sex offenders away from our schools and child care centers. We must also prevent school violence. Democrats propose to train school personnel to identify potential violent behavior and to educate students in peer mediation and conflict resolution. The Michigan Democratic Party is committed to implementing anti-bullying measures in all of our schools.

Provide up-to-date school modernization and repairs. Michigan Democrats believe that students need safe, updated classrooms and school facilities. We must address the serious need for renovation and/or replacement of many of our older school buildings and inspect them regularly. Governor Granholm's new 21st Century Schools Program will provide grants to school districts to build smaller high schools and transform classrooms focused on helping students acquire the skills they need to succeed in college and the 21st Century workplace.

Provide adequate pay and professional development for teachers. Parents deserve to know that their children's teachers are well trained and certified. To attract and retain talented professionals to educate our children, we also must make sure teachers are well paid, provided job security, and treated with the respect and dignity that they deserve. Too many teachers are leaving the profession, and many young adults never consider teaching because of the cost of becoming a teacher and the uncertainty of being able to find and keep a teaching position that allows one to financially support a family. Democrats favor loans and dedicated scholarships to attract the best students to the teaching profession, plus implementation of pay scales that retain dedicated teachers. We back strong certification standards at state and national levels and ongoing re-certification requirements, while asking for public support of enhanced compensation for teachers who are educating our children.

Fully fund No Child Left Behind. The federal government must fully fund this federal mandate, and amend it to lift schools up through researched-based effective strategies and programs.

Make higher education available for all. Higher education is vital to success in the new economy. Under the leadership of Lt. Governor John Cherry, the Lt. Governor's Commission on Higher Education and Economic Growth devised a comprehensive plan to double the number of Michigan residents with a college degree or other valuable educational credential. Michigan Democrats vigorously support the plan and applaud the progress toward implementation.

Democrats want to make sure higher education and technical training in high-growth fields is accessible and affordable to all. Governor Granholm's \$4,000 Michigan Promise Scholarship, available to all high school graduates, helps ensure that they can go to college or receive post-secondary training.

Provide public school choice. Michigan now provides public school choice throughout public

education, within school districts, and across districts. However, when funds are not provided for transportation, this choice may not be equally available for everyone. Since 1993, school choice has included charter schools, which are public schools financed with public tax dollars. Democrats believe charter schools and their authorizers must be held strictly accountable in a meaningful way. The State Board of Education should have the authority and resources to hold charter school authorizers accountable. Charter schools must conform to the same communication, freedom of information, financial disclosure, academic, collective bargaining, teacher certification standards, and accessibility requirements as traditional public schools. We believe an essential step in enhancing accountability is to limit the involvement of for-profit and private management companies with charter schools.

Avoid subsidizing private or religious schools with public dollars. We need improved public schools to bring us together. We do not need taxpayer money to underwrite schools that separate us by race or religion. While we put our resources and commitment into enhancing public school education and choice, we believe it to be inappropriate and counterproductive to allow public tax dollars to subsidize private and religious schools.

The Michigan State Board of Education should base science class subject matter on current scientific knowledge, not religious beliefs.

Use smaller class sizes. Smaller class sizes contribute to improved academic success, especially in the early grades. Michigan Democrats have championed and funded smaller class size programs in selected schools. We will work to take the next step to make certain that this successful program is expanded to all school districts in Michigan.

Improve under-achieving schools. Although many of our schools excel, we should focus on bringing all of Michigan's public schools up to world-class standards. In order to accomplish this goal, Michigan Democrats will focus on strengthening and improving education in our neighborhoods of greatest need. The number one way to improve education is to have a fully qualified teacher in every classroom, teaching subjects in which she/he is qualified.

Fully fund special education. Our students with special needs have been too often shortchanged. Michigan Democrats will ask Congress to pay the federal government's fair share of special education expenses.

Provide educational funding by a G. I. Bill for veterans who seek a higher education. We support the troops who defend our nation. We support financial help to further their education when they get home.

Michigan Democrats also support legislation that would make Michigan a member state in the interstate Compact on Educational Opportunity for Military Children, an agreement intended "to remove barriers to educational success imposed on children of military families because of frequent moves and deployment of their parents."

Fully fund retraining of disabled veterans. The special needs of disabled veterans, especially our Michigan guard veterans, should be accommodated in terms of educational methods, locations,

transportation, and other considerations to create real opportunities for our disabled veterans to reenter the work force.

Support after-school programs. These enrich student learning and provide supervised recreation. Michigan Democrats support before and after school programs, summer tutoring, and year round use of schools for students and the community at large.

Develop training for personal financial skills. Public school curriculums should include training on the financial choices that will confront each individual, especially in regard to credit, educational choices, debt, home ownership, auto loans, and so forth. Adult education programs should also offer this training. Educational brochures and website information sources should be developed for people applying for credit to ensure that the benefits and consequences of credit and debt are clear to the individual.

(2) The Economy: Using Aggressive and Comprehensive State and Federal Economic Plans

Governor Jennifer Granholm has developed the nation's most comprehensive and aggressive economic plan.

Granholm's \$3.8 billion Jobs Today program is creating tens of thousands of jobs around the state, putting people to work rebuilding our roads and bridges, cleaning up polluted sites, and improving nursing homes.

The Governor's 21st Century Jobs Fund, Venture Michigan Fund and Invest Michigan Fund are diversifying our economy by attracting the high-growth industries of tomorrow such as life sciences, alternative energy, advanced manufacturing, and homeland security.

Governor Granholm and Democrats in the Michigan Legislature are expanding efforts to market Michigan to attract business investment, tourism, and new dollars to the Michigan economy. New incentives for the production of films and digital media in Michigan supported by Michigan Democrats already are creating new high-paying jobs and promoting our state.

Governor Granholm's No Worker Left Behind initiative is linking job seekers with available jobs and helping others get the training needed to land better-paying jobs. This resource has placed over 100,000 people into work.

Governor Granholm has also focused on making Michigan a leader in alternative energy, particularly wind, biofuels, solar and energy efficiency.

Competition between states to obtain new companies has become fierce. Governor Granholm has greatly expanded our ability to compete with other states. Though much is to be done, the Governor's jobs plan is working, with companies like Google, Keebler, Mascoma, Dow and Whirlpool bringing jobs to Michigan and keeping them here.

Keeping companies in Michigan, especially high-tech companies, is vital to Michigan's economic future. We will employ the same strong effort of the Democratic leadership to retain other Michigan companies as was used to keep Hemlock Semiconductor in Michigan.

Michigan needs a federal partner in economic development.

During the Bush Administration, America has lost over 3 million manufacturing jobs. Michigan has been hit particularly hard, losing over 250,000 of those jobs — almost one out of every three manufacturing jobs we had in 1999. Not only does this problem hurt these workers and their families, but it's also a crisis for our country as a whole. America's economy and well-being are directly connected to the health of our manufacturing sector.

The rise and fall in the number of manufacturing jobs directly affects the rise and fall of median family income. Further, throughout our history, manufacturing has contributed significantly to American economic growth — even during the “tech boom” of the 1990s, manufacturing was responsible for 22 percent of economic growth.

America must revitalize our manufacturing sector, for the good of our workers, for the good of our economy, and for the strength of our national security. We cannot cede our manufacturing industry to other nations.

Michigan Democrats support the American Manufacturing Initiative (AMI) as introduced by Senator Levin, Governor Granholm, and the Michigan Democratic Congressional Delegation to revitalize our domestic manufacturing industry and reverse the loss of millions of U.S. manufacturing jobs.

The AMI is a comprehensive proposal from Michigan Democrats to boost the U.S. economy. It provides for: research and development tax credit; advanced technology and flexible fuel vehicle tax credits; programs to support U.S. manufacturing; fair trade enforcement; health care tax incentives; initiatives for longer-term advanced technologies; environmental technology innovation; biofuel mandate and development of infrastructure; and Department of Defense manufacturing initiatives.

(3) Job Training: Improving the Skills of our Workforce

Democrats want to build a system that promotes lifelong learning with job training and preparation that helps both those entering the workforce and those on-the-job, continually improving their marketability and skills to take advantage of new opportunities by:

Improving literacy and expanding basic education. Basic literacy and education are absolute necessities in today's economy. Democrats support enhancement of the adult education system to make sure all citizens get the basic tools necessary for success in today's economy.

No Worker Left Behind. A key initiative of Governor Granholm, No Worker Left Behind (NWLB) helps Michigan citizens upgrade their skills for new jobs that demand more specialized skills and knowledge. NWLB gives Michigan workers the opportunity to acquire the skills they need to win good paying jobs in today's global economy. By reorganizing and augmenting federal funds currently used for workforce development, NWLB will provide up to two years of free tuition at any Michigan community college, university, or other approved training programs for qualifying participants.

Building a system for continuous job training. The federal Workforce Investment Act (WIA) gives states unprecedented flexibility to design a system that prepares the workforce for tomorrow. We should use that freedom to bring employers, unions, workers, and educators

together, decide on basic skills necessary for all adult entry-level workers, and then set up a training system that develops these skills. Workers should have access to in-person counseling and receive information on jobs and training providers. The freedom to use the Internet is good for many; others need access to in-person counseling, personal post-placement assistance, and the additional support of an advocate. The system that we propose is the only option that will provide both sets of these crucial services.

Democrats support a basic education and workforce skills enhancement system that augments the pool of resources for basic and employability skills training. Democrats also favor increasing unemployment benefits at the maximum benefit rate, increasing benefits for those receiving less than the maximum, and restoring the indexing of benefits to inflation.

Democrats will work with key business sectors, including information technology, health sciences, autos, and plastics to ensure that the current business/labor roundtable groups truly drive and shape the standards and programming for occupations in the state's technical schools, community colleges, and vocational education systems.

(4) Trade: Using an Approach Based on a Level Playing Field

Increased international trade could increase economic opportunity in Michigan and with our trading partners, but only if attention is paid to ensure that trade benefits aren't one-sided. *Workers* must benefit, not just multi-national corporations, corporate executives, and shareholders. For trade to be a net benefit, labor and human rights, the environment, and the collective health of all workers must be safeguarded. Michigan Democrats strongly support fair trade, insisting that competitor markets are as open as our own. We believe government and corporations must provide assistance to workers who lose jobs because of trade. Corporations and government must work to ensure health care and job retraining are in place as workers seek employment. Not only is the individual displaced worker a key consideration, but their families and local economies suffer greatly when local jobs disappear in unfair job exportation.

We believe that all nations should be required and held accountable to maintain standards for working conditions, including health and safety standards and the right to organize unions. Effective trade monitoring and enforcement processes must be in place to ensure that no violations go unpunished. To advance these goals Michigan Democrats will act to:

Provide tax incentives for production and jobs in the U.S. and eliminate tax incentives for moving business operations and jobs overseas. Senator Stabenow led efforts to pass \$2 billion in tax cuts for manufacturers who create jobs in the U.S. rather than overseas.

Renegotiate NAFTA/CAFTA to strengthen labor, environmental, import surge, and dumping provisions, and improve investment sections which give corporations the right to sue governments to strike down health, safety, environmental, and other laws and regulations.

Require NAFTA/CAFTA countries to raise their environmental standards to U.S. levels.

Oppose the continuation of the Free Trade Area of the Americas (FTAA) negotiations based on the flawed NAFTA/CAFTA model, with no effective labor and environmental protections and

seriously inadequate import surge protections.

Oppose removal or reduction of the 25 percent U.S. tariff on imports of pickup trucks from Thailand and reject any trade agreement with Thailand which alters this tariff.

Urge Congress to demand that worker rights protections are included in any World Trade Organization (WTO) negotiations and that U.S. trade laws must not be subject to any weakening.

Create a Trade Prosecutor, as advocated by Senator Stabenow, to crack down on currency manipulators, technology pirates, and trade law violators.

Strictly enforce Communist China's market-opening commitments to the WTO; violations of such commitments should result in the filing of complaints against Communist China in the WTO. Push Communist China to increase the value of its currency against the dollar so that the artificial advantage it provides Chinese goods will be removed and the trade deficit can decline.

Reduce the overall trade deficit and make this issue a national priority.

Include human rights and worker rights language in all trade agreements.

Help developing countries systematically raise their environmental standards to protect their own citizens and avoid creating incentives for production shifts to evade environmental standards.

Provide adequate Trade Adjustment Assistance (TAA) funding for training and income support for all workers displaced by trade; implement improvements in the TAA program made in 2002; and improve income support benefits under the TAA program so workers will not suffer a serious loss of income while enrolled in training.

Instruct U.S. directors of the International Monetary Fund (IMF) and World Bank to insist on votes on all issues of interest to the United States, and to vote against proposals that conflict with U.S. positions on worker rights and sustainable development.

Add new criteria that companies must meet to qualify for "Buy American" preference. Companies must demonstrate fair treatment of their workers, including non-violation of internationally defined worker rights by the company, its suppliers, and its subcontractors.

Strictly enforce domestic and international tax laws to ensure proper payment of corporate taxes by all multinational corporations and the U.S. operations of foreign-based corporations.

The opportunities and problems associated with trade are a two-way street. The Michigan Democratic Party wants trade to work, both for U.S. workers and for our brother and sister workers abroad who are seeking their own better living standard. Our trade agenda offers workers around the world the opportunities we have here in the U.S. We have a moral obligation both to help poor nations develop and to help their workers reap the benefits of their labor. We must develop trading partners who respect the civil, labor, and human rights of their workforce while protecting their health and the global environment we all share.

(5) Economic Development: Improving Depressed Urban and Rural Areas

We will develop our urban centers and rural communities, proceeding within a framework that

protects the environment. Democrats will promote policies and programs that create jobs and healthy neighborhoods. Democrats support investments in neighborhood fundamentals such as schools, health care, and infrastructure, including transportation options that help connect people with jobs. Democrats support the redevelopment of urban brownfield sites, rather than extending urban areas, which often add to sprawl and the cost of public services. Governor Granholm and Democratic legislators have and will continue to support the work of Cities of Promise and Cool Cities initiatives in addressing key issues.

(6) Agriculture: Protecting our Farms and Rural Communities

Agriculture, beginning with the family farm, has always been a bedrock of the Michigan economy. With exciting new developments in biofuels, from corn-based to cellulosic ethanol production, biodiesel, solar and wind power, and the development of new, biobased materials, agriculture is providing new jobs and opportunity for thousands of Michigan families across our state. Currently agriculture is the second largest industry in Michigan contributing nearly \$70 billion to the state's economy and employing over 500,000 Michigan workers. Agriculture is a growing industry. From potato and other specialty crop processing to meet local and global demand, to local farm markets and agri-tourism, the diversity of Michigan agriculture is our strength. From producing more than 125 different crops to serving as home for many internationally recognized food brands, the future of agriculture in Michigan is bright. As agriculture explores new opportunities, the use of new technologies, expanded markets – both at home and abroad, sound environmental practices and the innovation that Michigan agriculture has always been known will sustain the industry at all levels from the field to the fork, and Michigan's economy and citizens will benefit.

(7) Transportation: Providing Access to Opportunities

A diverse and accessible transportation system, including regional transportation and public transit, is essential for the overall economic growth of the state, particularly in connecting people with jobs and opportunity. Democrats will continue to advocate and support improved funding and better planning and coordination of the public transportation system in the state budget. We will continue to focus transportation dollars on regional transportation and metropolitan needs and options, including local roads, bridges, and public transportation, and identify new opportunities to expand public transit options.

(8) Information Technology: Expanding Access to and Use of Information

Information technology (IT) is fundamentally changing our lives. Democrats want everyone to learn about and have access to IT resources, and be able to use those resources to learn, communicate, and improve the workings of government, business, and society. To achieve these goals, Democrats believe that:

All state residents must have access to the same modern technology such as competitive cable TV and other high tech products. In today's information economy, "red-lining" technology can be as destructive as red-lining mortgages. Democrats want to make the Web universally available in part by supporting Internet access at public facilities — libraries, schools, community centers, employment centers, and public agencies — particularly those in low-income areas where

families are less likely to own computers. We support the passage of Net Neutrality legislation in Michigan and at the federal level. Public and private sectors should increase efforts to expand high-speed wireless communications, and provide computers and Internet access to more workers, students, and communities.

Michigan should continue to be in the forefront in providing information and services online, while protecting people's rights to privacy by expanding E-government. Digital government efforts can simultaneously cut costs and improve services. Democrats want to make government easier to use and more responsive to the citizen. We can deliver services and information that help the public make informed decisions, and perform more transactions with the government online. Techniques can be used such as placing E-government kiosks in state and municipal offices. We should continue to expand capabilities of government web sites at all levels of government. The benefit will be lower cost to both the government and the citizen.

We support the use of 2-1-1 as a national abbreviated dialing code for free access to health and human services information and referrals. It connects individuals and families in need with the appropriate community-based organizations and services and enables people to better navigate the complex maze of governmental departments.

We want to provide better information for consumers. The public can then make improved decisions with more accurate information about the performance of both public agencies and private actors. With public monitoring and oversight, strong incentives for improvements in public and private services will be created. That is why Michigan Democrats support the following:

We should post the ratings of health care organizations to inform the public and motivate improvement in health care services. For example, we support a required public rating of health plans by the state and would post the results of nursing home inspections.

We should provide online data about all schools, job training providers, and their performance.

Information about elected officials should be reported online, such as wealth, income, political contributions, voting records, and contact information.

We should develop an available online child-care service report, in order to share the results of state monitoring of childcare facilities.

(9) Small Business: Nurturing Innovation, Entrepreneurship, and Self-employment

We must build a culture of innovation that can lead us into the new economy. Owners of small businesses, the self-employed, and their families have much more in common with the working people of Michigan than with those who run large corporations. They share the financial struggles, demands of long hours, and uncertainty about the future. The Democratic Party understands the contribution of small employers to the Michigan economy: the vast majority of businesses in the state have fewer than 500 employees and they employ more than half the workers. These business owners have taken risks that benefit us all. The hundreds of thousands of self-employed people also make a substantial contribution.

In order to make the state more friendly to small firms, Michigan Democrats propose the

following small business agenda:

Assure real competition in energy prices. Energy deregulation can create unregulated energy monopolies. Small firms and consumers as well as big business must share in the benefits of energy deregulation.

Simplify obtaining permits for small firms. Businesses with only a handful of employees do not have a human resources department, a tax department, or an environmental department. The Governor is leading the way with getting online permits for businesses. She has shortened permitting time to as little as 3 months from 1½ years under the previous administration and is establishing a one-stop shop for businesses with the state.

(10) Income: Rewarding Work

Our opportunity policies make work pay, encourage participation in the work force and make sure lower and middle income people are paying only their fair share of tax, not carrying the brunt of the load. That is why Democrats want to:

Increase the minimum wage. If we want people to work, poverty shouldn't be the reward for holding a full-time job. A minimum wage that keeps up with inflation has never had the negative effects predicted by critics, and has always served to boost the overall standard of living and economy. In our current weak economy, the cost of living is rising more rapidly than in many years, and the need for an adjusted minimum wage is greater than ever. In 2006, Governor Granholm, Michigan Democrats and their allies led a petition drive to increase the minimum wage, forcing an obstructionist Republican Legislature to raise the minimum wage for the first time in many years. Permanent indexing to inflation, updating the tip credit, and eliminating unfair exclusions still need to be addressed.

Expand the Michigan earned income tax credit. The federal earned income tax credit allows workers and their families who are on the borderline between working and public assistance, extra credits *for working*. In 2006, Michigan added to this credit, which is an effective incentive to work and to stay off welfare. The Michigan credit should be expanded.

Help people move from welfare to work. To get welfare recipients *into jobs*, Michigan Democrats advocate providing the training, affordable child care, and transportation, and support to help them *stay on the job* and move up in their careers.

Promote pay equity. On the average, women in Michigan are paid substantially lower than men for performing the same work. Michigan Democrats continue to support equal access to employment and pay. We applaud the effort of Democrats in Congress to change the statute of limitations on pay discrimination lawsuits from six months from the time the discrimination starts to six months from the time the discrimination ends.

Pass an Employee Bill of Rights. Employees need protection from work-related discrimination based on off-duty conduct such as family status, health of family members, political activities, membership in lawful organizations, credit history, firearm ownership, and so forth. Employers have made employment decisions up to and including discharge based on matters unrelated to work, which infringes on the workers' civil liberties.

(11) Taxes: Providing a Sufficient, Stable and Fair Tax System

We must restore fairness to the tax system, and ensure that it is adequate to meet society's requirements. The state needs sufficient revenue to meet the needs of its citizens. During the Engler era, Republicans reduced state income in an irresponsible manner, hurting the state's ability to protect public safety and health, and to provide public education. Led by Governor Granholm, Democrats acted responsibly to ensure that vital public services are funded.

Democrats support a system of fair taxation, one where corporations and wealthy individuals pay their full share, because we recognize that all the citizens have the responsibility to pay for our common expenses. The labor of working families is the reason for the long-term success of the American economy. People who work to build our great economy have earned the right to a fair share of the fruits of their productivity, enabling them to buy a home, save for a secure retirement, and fund a college education. Workers should not be burdened with disproportionate taxes that infringe on their ability to live a satisfying life.

Use a tax structure fair to workers. With Republican economics, workers take home less money in their paychecks because the burden of paying taxes falls disproportionately upon working families, both middle class and poor people. With billions in corporate welfare, subsidies, tax shelters and tax cuts, large corporations and the wealthy few fail to pay their fair share of the tax burden while working people and small businesses pay more than their fair share. During 2006, under the Bush and Republican federal tax cuts, households with incomes of more than \$1 million — the richest two-tenths of one percent — received an average tax cut of \$112,000, while middle class and poor taxpayers received a very small fraction of that. Our country's largest corporations and the wealthy few should pay their fair share.

Some U.S. citizens use offshore tax havens and avoidance scams to avoid paying an estimated \$100 billion in federal taxes each year. Ending offshore tax abuses would crackdown on tax dodgers who offload their tax burden onto the backs of honest taxpaying Americans, and we could recover unpaid taxes needed for health care, education, manufacturing support and more.

About 50 tax havens operate in the world today. A tax haven is a jurisdiction with low or no taxes and secrecy laws and practices that make it hard for other countries to discover if their taxpayers are concealing assets there. In effect, tax havens sell secrecy to attract tax cheats, peddling their services by evoking terms like "financial privacy" and "wealth management." Tax havens have, in effect, declared war on honest taxpayers, by giving tax dodgers the means to avoid their tax bills and leave them for others to pay.

The federal government should take a leadership role in international efforts to end tax haven secrecy and strengthen tax information exchange. Congress should also enact legislation such as Senator Carl Levin's "Stop Tax Haven Abuse Act" to stop tax haven abuses and recover the unpaid taxes that honest taxpayers are now forced to shoulder.

(12) Health Care: Providing Health Security for Families and Individuals

Working families face challenges in today's struggling economy. Often, two parents have to work, and many individuals are forced to raise their children alone. Seniors sometimes cannot

make ends meet and face a choice between food or medical care. We all need affordable, quality health care.

The United States is the only industrialized nation in the world that has failed to provide a health care program that services all of its citizens. The Michigan Democratic Party reaffirms our commitment to a system of national universal health care. In the most affluent society the world has ever known, there can be no excuse for further delay. We pledge to take steps to move our state and country to a system that provides access for all to affordable, quality health care.

As steps toward widening health care coverage, Democrats will take the following actions:

Provide portable health care. Lifetime or even longtime employment with one employer is less frequent in today's economy. Health care should be portable from employer to employer at an affordable cost and managed by the employee.

Reform HMO practices. We will reform HMOs so doctors are not prevented from prescribing medically appropriate treatment, and patients can get redress that includes the right to sue HMOs for wrongdoing or negligence. The Employee Retirement Income Security Act (ERISA) should be amended to permit state legislatures to establish remedies to hold HMO's accountable. Democrats will ensure that both HMOs and the Department of Community Health respond to health appeals in a timely and understandable manner. Democrats will guarantee coverage for second opinions, and make sure all patients can keep their doctor even if their insurance changes.

Legalize and Fund Embryonic Stem Cell Research. This research holds great potential for helping millions of people by curing many of today's incurable ailments such as Alzheimer's disease, Parkinson's disease, diabetes, and spinal cord injuries, among many others. The only embryos to be used for this research are unwanted and slated for destruction. It is wrong to destroy these embryos rather than use them to help save lives.

Protect Medicaid. Governor Granholm and legislative Democrats have fought to protect the Medicaid program that provides health insurance for the poorest, particularly people with children and the elderly, who otherwise cannot afford it.

Expand prescription drug coverage. In Washington and Lansing, Democrats are advancing plans to help prescription drugs become affordable and accessible to all. Under Governor Granholm, more than 300,000 people have received health care services and affordable prescription drugs. Senator Stabenow wrote legislation and successfully led efforts to lower prescription drug costs by allowing states to negotiate for better prices and expanding access to lower-priced generic drugs. She stopped Bush Administration efforts to double prescription co-pays for Michigan veterans. We support the efforts of Senators Levin and Stabenow to fix the defects of Medicare Part D, which are hurting our seniors.

Improve childcare and nursing home conditions. The safety and quality of Michigan's childcare facilities and nursing homes have been ignored by Republicans. Democrats will ensure conformance to appropriate safety standards, good hygiene practices, and appropriate caregiver training. Corporations that profit from the care of children, the elderly, or the incapacitated must

be held accountable for the safety and quality of their service.

Improve services to the mentally ill. The closure of many mental health facilities and continued discrimination against the mentally ill by health plans and insurers have compounded the challenges faced by those needing these services and their families. Many people populating our prisons suffer from mental illnesses. All the citizens of Michigan are hurt by these problems. Michigan Democrats do not believe the solution to these issues is privatization of mental health services, but rather the strengthening of our public commitment to mental health.

Improve services to returning veterans. Michigan's brave veterans, both U.S. soldiers and members of the Michigan National Guard, often return from active duty with severe medical conditions. Many have failed to receive needed care, both for their physical injuries and psychological problems such as post-traumatic stress disorder. Democrats believe that we must take care of our injured veterans, not abandon them or ignore them. They have our pledge to provide health care and to help them rejoin civilian life in Michigan.

Create a Patient's Bill of Rights. We support a comprehensive Patient's Bill of Rights.

(13) Child Care: Providing Help for Working Parents with Children

All Michigan families and their children should have basic health care, education, and safe childcare available. Too many children in Michigan are still falling through the cracks. Many parents worry about whether their schools and day care facilities are safe and providing a positive learning environment. Democrats will implement and extend programs like MiChild to ensure that no child is left without adequate health insurance. Democrats support:

Ensuring quality, affordable childcare. On average in Michigan, yearly childcare costs about \$6,500 per child. There are almost 445,000 young children in need of childcare and only about 355,000 licensed childcare slots. Many Michigan parents must turn to unlicensed, unregulated childcare providers; Democrats will ensure all childcare providers are properly licensed and regularly inspected. We will close down unsafe and unhealthy centers and end the fall-off in oversight of childcare services.

Provide school-based health care. Children need to be in good health to get the most from their education. Democrats support school-based health centers to ensure all children get the medical attention they need.

Create family friendly workplaces. Democrats, who brought the Family and Medical Leave Act into existence, applaud and encourage voluntary measures that many employers are making to create "family friendly" workplaces, including flexible hours, telecommuting, and onsite day care facilities. We support efforts to find ways to underwrite family leave opportunities.

(14) Bankruptcy: Protection for Working People

Michigan's families face serious economic hardships: a mortgage foreclosure crisis, falling incomes, rising unemployment and gas prices, and soaring health care costs. Many families are one health care emergency away from bankruptcy. Illness and medical bills are the leading causes of personal bankruptcies. Half of the 1,400,000 personal bankruptcies in 2001 were

triggered by staggering medical bills. Meanwhile, CEO's leave major corporations and collect millions in golden parachute payouts, while corporations they led use bankruptcy laws to avoid paying pension and retiree health benefits workers earned. Big businesses can get a fresh start following insolvency. But current bankruptcy laws offer no such relief to working people. Democrats support legislation to restore the protections of the bankruptcy laws for working people in effect before George W. Bush took office.

B. COMMUNITY

A core value for Democrats is strengthening our sense of community. Michigan Democrats believe strongly that what we do together is important and makes life rewarding. Working together, we can achieve more than working separately. We all want to live in a place where we have ties to family, friends, and neighbors; where we roll up our sleeves to work together with our neighbors on issues that improve our lives.

The Democratic Party is built on willingness to help those who need a hand. Democrats call on the people of Michigan to reach out to each other, especially to support those at the beginning and the end of life. As Hubert Humphrey said, Democrats hold that the moral test of government is how we treat those who are in the dawn of life, the children; those that are in the twilight of life, the elderly; and those who are in the shadows of life, the sick, the needy, and the disabled. A community is based on its members reaching beyond self-interest to care about each other.

Key building blocks of a vibrant, prosperous community include:

- Promoting active and vigorous participation in civic life — voting, debating, agreeing.
- Being good stewards of Michigan's natural resources and beauty.
- Keeping our air, water, and neighborhoods clean and safe.
- Appreciating each other as people and individuals, not as stereotypes and strangers.
- Tackling common problems, from what our kids have to do after school to what we want our streets and communities to look like.
- Enhancing our arts, cultural resources, and the quality of life in our communities.
- Caring about each other and reaching out to those who have no one to care for them.
- Ensuring an equitable and collaborative work environment, enabling a shared accountability between businesses and employees, thus enhancing the growth of the community.

In improving our community, Michigan Democrats embrace a unified vision of environmental protection, community, and economic development. We reject the notion that protecting our environment is in conflict with fostering economic growth and thriving communities. To achieve our vision for Michigan communities, we place a priority on the following key concerns:

(1) The Environment: Protecting Our Land, Water, Air and Open Space

Our Michigan is a very special place. To generations who have moved here and generations yet to come, Michigan's appealing beauty and natural resources offer wonderful benefits. Our woods and fields, the Great Lakes, over 11,000 inland lakes, and 50,000 miles of rivers and streams provide an important outdoor life to Michigan families. Democrats will fight fiercely to protect this heritage.

We recognize that our rich natural environment has long been enjoyed by visitors to our state, especially those who appreciate recreation connected with an abundance of water. Fishing, boating, and beach-going are extremely popular activities. Democrats recognize that protecting our environment will also have economic benefits. Tourism is an important commercial activity connected to the beauty and variety of environments in Michigan. Democrats want to encourage tourism and have supported increased tourism promotion efforts as an important part of our overall economic development plan.

We all want our drinking water, where our children play, and where we live to be clean and safe. Michigan Democrats have one message — we insist on clean water, clean air, and open space for our children and ourselves. The interests of bow hunters and those who legally and responsibly use firearms for hunting and shooting should be supported. Governor Granholm has expanded public access for hunting and fishing and worked hard to protect woodlands.

Michigan has become a dumping ground for Canada's trash, which threatens the health of Michigan's people and its precious wildlife. Legislative Democrats forced passage of landmark legislation to curb the flow of out-of-state and Canadian garbage, legislation which Governor Granholm signed. Senator Stabenow led the fight for tougher border inspections to turn away trash containing hazardous wastes and illegal drugs. The powerful garbage lobby is now using the courts to thwart the people's will, but we will fight them until the trash trucks stop.

Michigan has the intellectual, industrial, and political resources to become a leader in environmental planning, development, and conservation for the 21st Century. We must encourage manufacturers, suppliers, retailers, and consumers to reduce the amount of waste in our environment and encourage waste reclamation. Democrats support:

Cleaning up the water. Michigan citizens place a premium on high quality water for drinking, swimming, fishing and boating. With the Great Lakes, our water is a treasure. Michigan citizens should expect an environmental policy that prevents contamination, rather than allowing it to occur and then forcing taxpayers to cover the costs of an expensive cleanup. Governor Granholm has signed legislation to keep toxic waste and invasive species out of the Great Lakes. Concentrated Animal Feeding Operations (CAFOs) must be regulated to protect water quality.

Protecting the Great Lakes. Great Lakes water has been diverted by Illinois since the 1800s and coveted by Sunbelt states and entrepreneurs since the 1980s. As the state with the most to gain or lose in protecting the Lakes, Michigan must protect this world-class public resource from water raids and oil spills. We applaud the efforts of Governor Granholm and the Legislature to approve the Great Lakes Compact and related legislation which will help protect Great Lakes water from diversion. We urge Congress to quickly approve the Compact and the state to vigorously enforce these laws. We still must ban any oil and gas exploration under the waters of the Great Lakes by

state law. Any spill is too great a risk to the future of the Lakes. Senator Stabenow wrote the first ever federal law on oil and gas drilling in the Great Lakes.

Lt. Governor Cherry is strongly advocating Michigan's interests on the Great Lakes Commission which for 50 years has promoted the development, use and conservation of the Great Lakes.

Despite these achievements, the Great Lakes still face many challenges. Over many years, the Great Lakes and their tributaries have been polluted by industrial discharges, PCBs, heavy metals, and other toxic substances. Contaminated sediments that have settled at the bottom of harbors and tributaries must be cleaned up quickly, before they move into the open waters of the Great Lakes. Additionally, over 160 non-native species, including the zebra mussel, Eurasian ruffe, and lamprey eels, have invaded the Great Lakes watershed and disrupted the native wildlife, competing with native species for food and habitat. Fighting these invasive species has proven to be a significant economic drain — every year, the Great Lakes region spends \$30 million to keep water pipes from becoming clogged with zebra mussels. Michigan Democrats support the Great Lakes Collaboration Implementation Act as introduced by Senator Carl Levin to reduce the threat of invasive species, restore fish and wildlife, clean up contaminated sediments in the lakes, and coordinate water quality management.

Protect Children: We are especially eager to prevent pollution and contamination that threatens the health of our children, so we support:

- Launching an all-out effort to prevent and treat lead poisoning in children.
- Cleaning up industrial emissions that cause levels of ozone unsafe for kids and supporting energy efficient technologies and mass transit that reduce such emissions.
- Requiring businesses using hazardous chemicals to develop pollution prevention plans.
- Banning the establishment or relocation of new sources of toxic pollution close to schools, day care centers, and other places where children live and play.

Smart Growth: Michigan Democrats propose smart growth strategies and better land use that foster livable communities, protect our farms and open space, and support reinvestment in our great cities. Our smart growth agenda will focus development where our infrastructure of roads, sewers, and utilities exist, saving the taxpayer money while encouraging urban redevelopment.

Alternative and renewable energy: The Governor's 21st Century Jobs Fund, Alternative Energy Centers of Excellence and other policies will help encourage the use of ethanol, biodiesel, and other alternative energy sources. Under her leadership, Michigan has its first biodiesel plant and cellulosic ethanol plants are on the way. Senator Stabenow has successfully passed federal tax incentives to develop alternative fuels such as ethanol from Michigan crops.

Connecting communities: New development focuses attention on the need for roads, sewers, new schools, and communications connections, as well as concerns over pollution, sprawl, traffic, and the costs of growth. These issues increasingly spill over the boundaries of our individual 2,000 units of government. Furthermore, thanks to urban sprawl and economic polarization, Michigan is becoming even more separated by race, income, and ethnicity. Michigan's housing markets

have the highest indicators of racial segregation in the nation and our schools are among the most segregated in the country. Binding our communities together with respect for one another and an acceptance of our diversity is the Democratic goal in order to create a successful pluralistic society. There are steps we can take to encourage a working community of Michigan citizens.

Regional solutions to regional problems: The transportation, economic development, environmental, and related issues of the metro regions of Detroit, Grand Rapids, Traverse City, Flint, Kalamazoo, and Lansing are regional in nature and require regional solutions. Democrats will encourage planning and decision-making that transcend arbitrary political boundaries and solve problems effectively on a regional basis by working together. Part of our strategy will be the encouragement of regional land management plans and tools that help local government's growth, such as transfer of development rights program, regional impact coordination, regional revenue sharing, impact fees, urban growth boundaries, land banks and urban service districts.

Equal and affordable housing: Democrats affirm a commitment to equal access to decent and affordable housing for every person regardless of race, religion, ethnicity, age, gender, marital status, sexual orientation and gender identification. We support aggressive enforcement of current fair housing laws to ensure an equal share in the American dream to all Michigan citizens. We encourage policies that make housing affordable and encourage more integrated communities, including the expanded use of housing subsidies and mixed income housing developments. We applaud steps taken by Governor Granholm, legislative Democrats and local elected Democrats to address the mortgage foreclosure crisis. The Legislature must study the economics of mobile and pre-manufactured home purchases, lot rental, and repossession. This will address grievances of mobile and manufactured home residents and surrounding communities, the claims of the "affordability" of this type of housing, and the economics and adequacy of state and local inspection of multiple family housing. In response to mobile home owner problems, Democrats will enact a Mobile Home Owners Bill of Rights.

Regional transportation solutions: Transportation systems that help people commute and connect the community are essential. Michigan Democrats will continue to advocate for enhanced funding and better planning and coordination of transportation investments in our metropolitan regions. Senator Stabenow worked to increase federal funding of Michigan roads by 239 million dollars, creating 61,500 new jobs.

(2) Social Justice: Achieving Equal Treatment Under the Law

A community is based on trust that all are treated equally. In America all are *supposed to be* equal before the law. Democrats celebrate the fact that our society is increasingly diverse. We maintain our longstanding commitment to social justice, freeing individuals to pursue their dreams. In order to reap the benefits of diversity, we must continue to fight discrimination by breaking down barriers based on race, color, national origin, gender, religion, philosophy, language, marital status, sexual orientation and gender identification, age, height, weight, physical or mental disability — or any other characteristic irrelevant to ability. We must instill a spirit of cooperation between cities, suburbs, and rural communities to build an inclusive society at all levels.

We will champion the cause of civil rights for all citizens, working to eliminate all forms of discrimination. We will not stand for the trampling of civil rights by anyone, including individuals, employers, companies, or government. We believe in affirmative action and seek the repeal of 2006 Proposition 2. We seek more than merely tolerance; we want to build the person-to-person interactions between all people that will ultimately produce trust and equality.

We oppose the insurance industry's unfair practice of redlining when setting insurance premiums. This discrimination disproportionately and unfairly exploits the working poor and people of color in our urban communities.

We believe collective bargaining is a basic right of all employees and has brought greater economic security, job safety, and dignity for Michigan workers. To spread these benefits, pioneered in Michigan, the Democrats of our state fully support organizing and collective bargaining throughout the private and public sectors to facilitate these rights and benefits. Michigan Democrats seek to outlaw the use of permanent replacement workers in economic strikes; promote automatic card check recognition in organizing campaigns and mandatory arbitration in first contracts that do not reach agreement; establish severe penalties against employers who illegally discharge workers or close facilities for union activity; ensure equal time and place access to workers for union organizers; and prevent bankruptcy courts from canceling collective bargaining agreements. We support the federal Employee Free Choice Act.

We oppose so-called "right to work" laws, which are actually an attempt to weaken the bargaining power of workers, and would more aptly be named "right to work for less" laws. By any measure, residents of so-called "right to work" states are less well-off than residents of states which encourage collective bargaining.

We believe that women should have access to reproductive medical services and professional advice when they need it. We pledge our support for reproductive freedom, giving a woman the right to make her own choices in this matter. But we respect the individual conscience of each American on this difficult issue. We strongly support family planning, child care, and adoption programs such as those in Governor Granholm's pregnancy reduction initiative.

We will vigorously promote measures that ensure the full civil rights of Michigan's lesbian, gay, bisexual, and transgender (LGBT) citizens. The Michigan Democratic Party supports the inclusion of LGBT persons in the Elliot-Larsen Civil Rights Act and Michigan's Ethnic Intimidation Act. We support full inclusion of LGBT families in the life of our state and seek equal responsibilities, benefits, and protections for those families, including the right to adopt and raise children. Under Governor Granholm's leadership, the Michigan Civil Service Commission has prohibited discrimination on the basis of sexual orientation or gender identity in state employment. We call for the repeal of 2004 Proposition 2, which adds discrimination to our State Constitution. Moreover, we oppose measures that aim to criminalize same-gender relationships and conduct.

We believe Michigan citizens have the right to personal safety and security in their homes, workplaces, and communities, including protection from sexual harassment.

We will insist on ending the insidious practices of racial profiling and unlawful targeting of African-Americans, Arab-Americans, Latinos, Muslims and LGBT citizens (among others) for harassment, entrapment, and selective law enforcement.

We will fight age discrimination in all its forms.

We seek to ensure justice before the bench. The State Bar of Michigan has recognized that the courts today are stacked against the people, particularly minorities and women. As the Party that has worked to turn the civil rights revolution into a living reality for all people, Michigan Democrats pledge to continue our commitment to maintain the gains won, and maintain our fight for equality. We condemn the under-representation of African-Americans and low-income citizens on Wayne County juries. The law says people have the right to be tried by a jury of their peers. Discrimination in jury selection prejudices the right to a fair trial.

We stand for the rights of legal immigrants and will work to bring about their acceptance as citizens and part of the Michigan family. We applaud efforts by the Open Justice Commission to provide language interpreters in court and to take other steps to make the legal process more user friendly to those unaccustomed to English.

We continue our commitment to Native American tribes and their sovereignty, self-governance, and self-determination. We support the development of constructive government-to-government and person-to-person relationships.

We would like to create a Non-represented Workers Bill of Rights. We support the right of non-represented workers to a fair, equitable, collaborative, and economically healthy work environment, which will enable a shared accountability between an employer and non-represented employees for the betterment of the economic environment in Michigan.

We believe the time has come to promote an “Economic Bill of Rights,” which includes:

- The right of workers to a decent job and to bargain collectively for fair wages and safe working conditions.
- The right of non-represented workers to have a bill of rights in use.
- The right to decent and affordable housing and medical care.
- The right to social services sufficient to meet basic human needs.
- The right to clean air, water, and renewable energy sources, and to be free from discriminatory invasion of toxic pollutants into our communities and workplaces.
- The right to economic and social security to future generations of older Americans.
- A shareholder’s bill of rights empowering individuals to protect and properly manage their investments.

(3) Seniors: Providing Retirement Security and Needed Services for Seniors

Michigan seniors deserve dignity and security in retirement. Michigan should have affordable health care. Seniors need public services and accommodations to help provide ease and comfort in their later years.

We must recognize the growing age of our population. From 2000 to 2020, the population of citizens over 65 will increase over 30%, and the number of people aged 85 and older in Michigan will rise over 28%. Caring for our parents is an increasing concern and financial challenge for Michigan families. Only one percent of state citizens have long-term care insurance, and the cost of this insurance is skyrocketing. Seniors deserve the opportunity to live independently and the availability of a wide range of quality options for living when they need assistance.

Michigan Democrats promote new options for homecare, independent living tax credits for dependent care for Michigan families, and additional protections for seniors' homes and property, allowing them to keep their homes and still get quality care where possible. We must:

Protect Pensions. Millions of Michigan citizens depend upon pensions for their primary or sole source of income. Recent economic circumstances, and in some cases corporate malfeasance, have had a drastic negative effect upon many pensions and other retirement benefits. The Michigan Democratic Party is committed to ensuring that companies that benefit from the investment of pension funds adhere to strict independent accounting standards. These companies should provide for prompt resolution of accounting discrepancies; auditor independence; strong prohibitions against companies improperly influencing or misleading an auditor; audit committee oversight; shareholder proposals and participation; shareholder approval of stock options; and strict limits on preferential treatment, loans and gifts to management and directors. Bankruptcy courts should not be able to take away pension rights.

Keep Social Security and Medicare solid. Democrats advocate plans at the federal level to keep Social Security, Medicare and Medicaid fully funded and dependable for future generations. We oppose privatization of Social Security. Medicare must include greater prescription drug coverage than provided by the Bush program. Medicare should also be given the freedom to use its marketplace leverage for drug discounts from the drug manufacturers, who have built their profits upon the results from federally funded grants for basic research in our universities. The people of Michigan should not have to go into Canada to find more affordable drug prices.

Improve nursing home conditions. Michigan's nursing homes are an important refuge for our ailing senior citizens. These facilities and their residents have too often been neglected. Minimum staffing standards have been ignored and training for staff is inadequate. Democrats will make sure staffing is adequate, inspections are frequent, and that training and incentives are provided for nursing home workers. This must include both incentives to reward quality nursing homes and sanctions adequate to ensure that irresponsible facilities and their operators do not abuse the trust placed in them.

(4) Voting: Nurturing Democracy and Promoting Civic Participation

Voting is the major way we make our voice heard in a democracy. Michigan Democrats propose bold action to improve public participation. We intend to make voting easier, make sure every vote counts, and ensure that all eligible voters are able to make their voices heard. We should:

Abolish the Electoral College. We support abolishing or reforming the undemocratic Electoral College and electing our President by direct popular vote.

Provide new voting options. Democrats will foster increased voter participation by expanding existing vote-by-mail capability, facilitating electronic voter registration, promoting election-day registration, exploring weekend voting, making election day a national holiday, establishing early voting and no-reason absentee voting, working to require employers to accommodate employees' voting rights and investigating the promise and potential pitfalls of new technologies such as Internet balloting. The successful use of vote by mail and Internet voting in our 2004 Presidential Caucuses should encourage innovation. All voting devices must have a verifiable and recountable paper trail.

Enforce and improve voting rights laws. The federal Voting Rights Act makes it clear that it is the job of state election officials to encourage participation and make it easier for citizens to exercise their rights — not harder. Voter intimidation and harassment are unacceptable. Republican legislation creating impediments to student voting by making them return home from college to vote needs to be overturned. Republicans try to suppress Democratic turnout by cloaking legislation as fraud prevention, placing photo identification requirements on the right to vote. The Board of State Canvassers provides an important safeguard against a partisan Secretary of State; the Board should not be weakened. Fraud in petition signature gathering, such as occurred in the 2006 effort to ban affirmative action, must be made illegal. The National Voter Registration Act (NVRA) and Help America Vote Act (HAVA) must be strengthened, such as by establishing national election standards.

Reform the redistricting process to end partisan gerrymanders. Promoting competitiveness between the two major parties statewide and within voting districts is a desirable goal when redistricting. The general election should be more important than the primary election whenever possible.

Reform the Presidential primary schedule. We strongly support the fight lead by Michigan's Senator Carl Levin to make the presidential nomination system a fairer process by ending the monopoly on going early held by Iowa and New Hampshire. States holding their primary or caucus early clearly have a far greater voice in determining the nominee. They also derive extra revenue from more intense campaign spending and have greater attention paid to the issues that affect them the most. An early Midwest industrial state's primary or caucus is particularly needed to raise globalization and international trade issues for the candidates and nation to address.

Extend or eliminate term limits. We need experienced legislators who can tackle the tough problems government confronts. Term limits prevent legislators from acquiring valuable experience.

Inform Voters about the Party Affiliation of Supreme Court Candidates. In 2004, 37% of Michigan's voters failed to cast a vote for any candidate for Michigan Supreme Court on the nonpartisan portion of the ballot. Most observers conclude the "drop-off" in voting for Supreme Court candidates is because voters are denied the most basic information needed when casting a ballot, i.e., whether the core values and sense of justice of a Supreme Court candidate and the party nominating him/her are similar to the voter's. Most voters identify with the core values of their chosen party and its candidates. Political parties nominate candidates for the Michigan Supreme Court. Unlike other offices, Michigan law deprives voters of information on the ballot as to the party affiliation, and, hence, the values, of each Supreme Court candidate. We support

laws to restore the requirement of full disclosure, printed on the ballot, of the identity of each political party together with the name of its chosen nominee for Supreme Court.

(5) Faith: Connecting Our Party With People of Faith

Throughout our country's history, people of faith have played a major role in many of the great reforms of American society, such as the abolition of slavery and the Civil Rights movement. Leaders of those reform movements — people like Abraham Lincoln and the Reverend Dr. Martin Luther King, Jr. — were inspired by faith and used religious terminology in advocating their causes, allowing them to appeal to the best aspects of our nature and to call our nation to the better futures they envisioned.

The voices of the faithful have been an important part of our past, and they remain important as we confront new problems and challenges in the future. At times, Democrats have struggled to strike the difficult balance between abiding by the Constitutional mandate to protect freedom of religion while also preventing the establishment of state-supported religion. However, the central role that faith plays in the lives of millions of Americans, and millions of Democrats, cannot be ignored. Democrats recognize the important contributions the faith community has made throughout American history in caring for the least and last among us and helping to keep our country's moral compass true. As Democrats, we welcome and encourage the involvement of people of faith in shaping the values, priorities, and policies of the Michigan Democratic Party, our state, and our nation as we seek the Common Good.

(6) Foreign Policy: Building a Global Community

While our attention is focused on Michigan, no one can deny the importance of recognizing the issues facing our state and nation in the international arena. We must discourage the proliferation of weapons of mass destruction and fight terrorism. We must manage the delicate balance of our freedom with our national and state security through exploring alternatives to hastily-drawn legislation such as the Patriot Act that restricts our civil liberties. Our identity as a country and as a people requires that we do not trample our own constitution in times of crisis.

The economic health of Michigan is helped by maintaining open borders. We need to implement safety measures at our borders without impairing our trade and travel routes.

We must establish and enforce stronger international labor and environmental rights. Michigan and America should work for these policies:

With Africa. We support helping the people of Africa nurture their continent's extraordinary potential and address its serious problems such as ethnic cleansing, famine, poverty and AIDS. Our involvement is both the right thing to do and ultimately in all of our interests. The humanitarian crisis in Sudan, especially in the Darfur region, must be ended. All nations have the responsibility to pressure the Sudanese government to end this slaughter. American leadership on these issues is vital.

With Asia. We support efforts to work for economic stability and human rights in Asia. We applaud the important security charter with Japan and close cooperation with the Republic of Korea toward the goal of a unified and non-nuclear peninsula. We support a policy of steady

engagement to encourage a stable, secure, open and prosperous China, and we support a “One China” policy and peaceful resolution of cross-Straits issues. The desire of Tibetans to play a greater role in governing their region must be honored. We must improve relationships with Central and South Asian countries like India and Pakistan in order to advance our common interests in that region, such as nuclear non-proliferation and peaceful resolution of differences.

With Europe. We believe that the security of Europe remains a vital American interest. We applaud efforts to foster a peaceful, democratic, and undivided Europe, including expanded support for reform in the former Soviet and other communist states and increased assistance to these states. We are committed to the political and economic development and independence of the former Soviet states. We seek a democratic, prosperous, and peaceful Russia.

With Latin America. We are committed to working toward the continued growth of democracies in Latin America. We are also committed to further consolidating democracy and stability throughout the hemisphere.

With the Middle East. Michigan is a state with many families whose country of origin is in the Middle East; we have strong interest in building a better international situation there. We fully support a Middle East peace process, including the Oslo Agreements signed by the Palestinian Authority and Israel, which call for negotiations to guarantee the territorial integrity, security and political rights of the parties to the negotiations. We need to begin a responsible conclusion to the Iraq war, which has been wasting our country’s blood and treasure since March of 2003. We support Senator Carl Levin's and Senator Barack Obama’s efforts and plans to end the Iraq war. For this whole volatile region, we need a U.S. president who is open-minded and wishes to change our approach, rather than a person committed to staying the course of Bush’s war and continuing his failed policies, no matter what the cost. The many difficult, sensitive situations in the Middle East require a multi-national diplomatic effort, an approach fully supported by the Democratic Party.

In North America. We are committed to a continuing strong relationship with Michigan’s largest trading partner, Canada. Speedy cross-border access between Michigan and Ontario is important to both countries, and can be done in a manner that meets mutual security requirements. We need an improved trade agreement with Mexico that leads to prosperity on both sides of the border, while environmental and human issues are managed fairly.

C. SECURITY

The Democratic Party believes that our nation, state, and communities can be secure only when individuals and families are secure. We want to prevent people from “falling through the cracks” or being driven to antisocial behavior from preventable causes. Democrats believe in personal responsibility; we hold individuals accountable for their criminal or terrorist acts. When adults or juveniles have been released from incarceration, Democrats believe that we must help to reintegrate the person returning to society. Security also entails the economic security of our nation; Democrats will be proactive in planning for our nation's future energy sources.

(1) Crime: Achieving Security by Prevention and Rehabilitation

We incarcerate people when they fail the first test of personal accountability by violating our laws and the rights of others. We have taken dramatic steps in recent years to toughen sentences for violent crime, lock up criminals and fugitive felons, and protect our children by expelling juveniles from schools for acts of violence.

However, simply continuing to lock up an increasing number of people is not in our best interest, considering the high costs of housing prisoners and building new facilities to replace those that are outdated or augment those that are overcrowded. We need to do more to *prevent* crime. Today, the state houses over 48,000 convicts, up from 15,000 just twenty years ago. Michigan's incarceration rate is the highest of all the Great Lakes states and the ninth-highest in the whole country. We spend more on prisons than on higher education. The corrections budget eats up over two billion dollars a year. Each year, hundreds of those locked up under these tough laws have done their time, and are returning to Michigan communities. In many cases, they are worse off than when they went in. We need to do more in preparing these people to return to society.

We support the Michigan Prisoner ReEntry Initiative (MPRI), designed to reduce crime and enhance public safety through rehabilitation. The MPRI provides a system of services for offenders from the time of their entry to prison to their return to society, which is designed to assist them in successfully completing parole and becoming productive citizens.

Prison reform. We need to expand efforts to educate and train prisoners, and help them deal with substance abuse and mental health issues, so they can reenter our communities with a chance at successful rehabilitation. Michigan prisons must stop serving as our mental health institutions.

Stopping crime before it starts. We must increase our activities dedicated to crime prevention by stopping the costs and problems before they occur. Building more prisons is not an anti-crime program. We must get illegal guns off the streets and out of the hands of dangerous felons while protecting the rights of law-abiding responsible gun owners.

Once expelled from school, juveniles cannot be left to roam the streets, but must be required to be enrolled in effective alternative education programs, structured to teach discipline, responsibility, and the academic skills they need to be productive citizens. We must restore judicial discretion in the adjudication and sentencing of juveniles.

Michigan is a full partner in the federal 21st Century Schools initiative providing after school learning activities in our most distressed neighborhoods. Democrats propose more grants and incentive programs for after school and in-school peer mediation programs that are proven to reduce juvenile violence and delinquency. Democrats will expand local Safe Haven before and after school programs, pass truancy legislation to notify parents of a child's absence, and expand school readiness programs to provide additional preschool learning to at-risk children.

We need substance abuse and mental health intervention and treatment before crimes are committed. A large majority of those in prison have drug or alcohol abuse problems. Prevention of drug and alcohol problems will reduce crime.

We need to prevent and reduce domestic violence with its terrible costs to victims and society.

Law enforcement and the courts must give priority to domestic violence.

(2) Terrorism: Combating Those Who Would Harm Us

We support the fight against domestic and international terrorism in all their forms. However, we should not and will not sacrifice civil rights and liberties, nor permit discrimination in this fight. The Patriot Act, even after being amended, still has serious flaws. Proper treatment of detainees is a necessary ingredient in our battle for the high ground in combating terrorism. Torture is contrary to American values. Important constitutional rights such as habeas corpus cannot be shunted aside.

Republicans who support inhumane and unconstitutional policies instituted by the Bush-Cheney administration do not seem to understand that we are in a struggle for the hearts and minds of people. We can defeat terrorism without surrendering the values for which we are fighting.

(3) Energy: Providing Power to the People

Reducing dependency on foreign energy and becoming energy self-sufficient both as a nation and a state are paramount to maintaining our security, freedom and standard of living. We cannot be held hostage to our energy needs. With the problem of global warming, our energy policies must also take into account our responsibilities toward our planet. The Governor has called for the development of a 21st Century Energy Plan. The Democratic Party supports:

- Research and development of renewable and alternative energy sources. The world's largest manufacturer of crystals used for solar energy, Hemlock Semiconductor, is in Michigan. We must keep our state on the cutting edge of alternative energy.
- A strong renewable energy standard.
- Instituting energy-saving and conservation measures, reducing the need for energy.
- Laws creating incentives for families and small businesses to invest in pollution-free solar or wind alternative energy solutions by requiring utility companies to purchase, at a reasonable price, the surplus power produced by their residential and business customers. These measures will help make alternative energy systems more affordable to families and business, promote a cleaner, carbon-free environment and reduce dependency on foreign oil.
- Use by new power plants of the most modern technology for protecting human health and the environment.
- Legislation to prevent price-gouging and ensure that Michigan citizens are paying a fair price for energy. The oil companies are making record profits, yet continue to get subsidized by the government. Perhaps the best symbol of consumer pain under the Bush administration is the skyrocketing price of gas.
- Assistance to those who need help in paying their energy bills.

D. ACCOUNTABILITY

Democrats believe *government and corporations must be accountable to people*. In a civil society, all institutions, private and public, must be accountable for their actions. Democrats believe we must take strong measures to improve the connection between the public and our government, and help the public hold those that deal with them, including corporations, clearly accountable for mistreatment and misdeeds. Regulatory agencies must put service to the people first. We must forge a culture that encourages individuals to take responsibility for their lives and for how they interact with others. Here are major challenges we face in trying to increase government, corporate, and individual accountability.

(1) Judicial System: Serving the People, not Special Interests

Justice is the foundation of democracy. When the administration of justice is influenced by money, as has been the case with the current Republican majority on the Michigan Supreme Court, our most treasured values suffer. Democrats want to restore balance to a judicial system that has become the handmaiden of the powerful and rich.

Special interests have given millions of dollars in political contributions to the Republican justices who rule for them and for laws that benefit corporate interests. The ultra-conservative and extremist Republican judges have used their positions on the Michigan Supreme Court to attack long-standing civil rights laws, consumer protection laws, labor laws and environmental regulations. When conscientious lawyers complained about the Supreme Court's transparent pandering to big money, the Court tried to silence their critics. Michigan needs a Supreme Court that will protect and defend the Constitution and the individual.

(2) Government: Freeing Politics from Money Influence and Special Interests

Democrats want to make sure government is not for sale to the highest bidder and that the people's voice is heard. Democrats will relentlessly push for reforms that diminish the role of special interests and make government more accountable and comprehensible. We insist on openness and integrity from our elected officials.

We supported the federal Bipartisan Campaign Reform Act of 2002. Michigan Democrats' campaign and governmental reform agenda includes:

Institute new contribution limits. Limit contributions from all sources to all political committees (PACs) and parties each year as well as keep limits on contributions to candidate campaigns. Right now, some rich individuals and organizations can give unlimited amounts to a variety of groups to buy influence in elections and government. The rich should not have more voice than others in getting government attention and action.

Provide full disclosure of political contributions to candidates, parties, political foundations, and independent groups. Currently many campaign donors and sources of money aren't disclosed. Democrats would extend reporting requirements to the new political foundations, contributions to parties, independent expenditure organizations, and other groups used to evade disclosure requirements. The Democrats would prohibit the use of contributions until all contributor information has been collected and reported.

Require politicians to disclose their personal finances. Candidates and officeholders need to reveal their income and personal wealth when they seek and hold office. Federal elected officials already do so. State and local elected officials should as well, using the federal disclosure model.

Put in place stronger ethics legislation requiring candidates and elected and appointed officials to reveal and avoid conflicts of interest, prohibit the payment of honoraria to state officials, ban the solicitation or receipt of political contributions in state buildings, and require public disclosure of legal defense fund contributions and expenditures.

Substantially reduce the use of soft money and require accurate “labeling” on independent ads run on behalf of candidates. Organizations and individuals steer money through other organizations where it is spent on campaigns with no disclosure of its source. A growing number of ads for and against candidates during an election are paid for by “third parties” and “independent groups.” Democrats would close the soft money window by limiting the amount of money individuals and any organization can give to other organizations and require all organizations to report the source and nature of contributions. All ads run by independent groups, committees, and organizations would include acknowledgement of the funding source so the public would know exactly which group is behind the ad. Such groups would be prevented from using a cute cover name like “Alliance for Progressive Good Things,” and required to furnish the name of the individuals or organizations that paid for the ad. These steps will not inhibit any groups from getting their message out.

Provide public airwaves for public decision-making. Money drives campaigns, and a large proportion of expenditures is due to the high cost of TV and radio ads. Michigan Democrats encourage our Congressional Delegation to enable our publicly-funded communications channels and the companies that operate them to participate in a plan for free TV communication during campaigns.

Facilitate positive active issue discussion between candidates. We need to get away from mud-throwing and focus on the problems of real people.

Voluntary public financing program for all statewide elected officials. A program - now operating in 5 states and in Michigan for gubernatorial elections - that allows candidates for office to voluntarily limit their spending on campaigns in return for a share of a public financing pool liberates candidates and elected officials from being beholden to interest groups, frees them to talk to citizens and do their job, and not have to raise money all the time. Democrats encourage a statewide system that includes many of the above measures and a public financing component -- as a first step the Michigan gubernatorial system should be expanded to include all statewide-elected officials including judges.

End the contractor-contributor merry-go-round. Campaign contributions from recipients of state and local funds present an obvious conflict of interest. Contractors should not be able to buy consideration from elected officials. Democrats will ban such donations at the state level and encourage local communities to do the same.

Close the lobbyist revolving door. Prohibit former state officials from lobbying their former agencies for at least one year after their government service ends.

(3) Corporations: Insisting on Corporate Accountability

Democrats believe corporations must be held accountable for their behavior when they step over the line. We pledge to have our government committed to holding corporations, their accountants, boards, and executives accountable for their actions, and fighting for the public interest. In many areas, the state should take up its proper role as the guardian of the health, safety, and public interest against greed and negligence in the private sector. This responsibility particularly applies to corporations who receive government research funds or operate under a government contract.

Improve workplace safety. Workers should not risk death, illness or injury on the job. The Michigan Occupational Safety and Health Administration (MIOSHA) must protect the safety of workers. When workers are injured on the job, they need a reasonable safety net provided by worker compensation, with predictable benefits to tide them over until they can return to work.

Increase corporate responsibility. The current economic and corporate environment has resulted in significant losses for those who invested their money in public companies. Their expectation was that their interests would be protected, and that companies would act with integrity in safeguarding those investments. The Michigan Democratic Party supports strong investor protections, including a shareholder's bill of rights; public company oversight board; inspections, investigations and disciplinary actions; auditor independence; strong federal regulation of the accounting industry; corporate responsibility on the part of CEOs, CFOs and other executive officers; and enhanced financial disclosure.

Enact corporate bankruptcy reform. We must protect American workers. Too often, corporations reward executives for the company's failure, while using current bankruptcy laws to hide off-shore assets and cut wages and benefits for workers and retirees. Workers must retain solid pension plans so in the event of a corporate bankruptcy, they are first among creditors.

Respect employees. Democrats recognize that employees are also customers of companies doing business in our state. Without appropriate compensation for their efforts, these people will greatly reduce purchasing products and services. We understand that the majority of individuals inherently want to use their skills and talents to contribute to the good of society, and we can tap into this reservoir in our efforts to promote the Common Good. Democrats are committed to protect and defend employee constitutional rights and freedoms, both in and away from the workplace.

Enforce environmental laws. For thirty years, we in Michigan made headway in cleaning up our air and water. During the Engler Administration we moved *backwards*, because Republicans failed to enforce the environmental laws we already had on the books. Governor Granholm has established a policy of full enforcement of our environmental laws. Michigan Democrats believe an important measure of accountability in government is strong environmental protection, which to be effective, must be combined with vigorous enforcement.

Preserve food safety. We support food safety legislation to ensure adequate inspection, testing, and comprehensive and informative labeling of all domestic and imported food, including organic food.

(4) Consumer Protection: Protecting People in the Marketplace

Consumer rights can too easily be trampled by the unscrupulous. Reasonable and effective consumer safeguards are essential to holding corporations, insurers, financial institutions, and all those who operate in the marketplace accountable. We propose to elect officials such as an Attorney General who will be an advocate for the people, and do the following:

- End the practices of redlining and credit scoring.
- Give prosecutors expanded legal authority to investigate price-fixing and gas-gouging at Michigan's gas pumps.
- Make the Michigan Consumer Protection Act applicable to insurance companies.
- Make the Michigan Insurance Commissioner directly accountable to the voters and provide for direct election of the Insurance Commissioner.
- Give the Insurance Commissioner stronger enforcement authority to hold health, disability, and auto insurance company's accountable building upon the Automobile and Home Insurance Advocate created by Governor Granholm.
- Restore accountability for negligent product design and manufacturing defects.
- Restore joint and several liability so that the innocent victim is not penalized, but that all the wrongdoers are punished.
- Allow for punitive damages.
- Allow aggrieved consumers the right to obtain a legal remedy for "bad faith" against insurance companies who do not negotiate claims in good faith. We would include a provision for recovery of the consumers' cost and attorney fees.
- Amend Michigan's Constitution to protect a person's right to a trial by jury in all civil actions to determine the amount of damages which are appropriate to be awarded in a case free from any legislative restrictions.

Many Michigan motorists are injured in automobile accidents, losing the ability to earn an income and incurring massive medical expenses. Too often, these accident victims suffer further when their No-Fault insurance carrier fails to honor a promise in their insurance contract. We must protect Michigan's drivers and passengers by :

- Requiring auto insurance companies to advise claimants — in plain English — of the personal injury protection benefits to which they are entitled if they are involved in a covered auto accident.
- Requiring No-Fault insurance carriers to justify the rates they charge to consumers by opening up their books to public scrutiny.
- Requiring auto insurers to notify drivers that Uninsured Motorists and Under Insured Motorists coverage exists and to disclose whether they offer these coverages.

- Increasing the residual liability insurance (minimum required third party liability auto insurance benefit coverage) to \$100,000 from the \$20,000 set in 1973 and increase the no-fault replacement services benefit to \$100/day from the current \$20/day. Neither has been indexed for inflation since 1973.
- Amending the government immunity statute so that state and county governments and their employees are held accountable for serious injuries and death suffered by victims of defective signage and design of public roads.
- Ensuring that doctors with a history of malpractice errors are no longer protected by the silence of their accrediting institutions or employers.

Today's E-commerce world is providing new opportunities to deceive the public. These schemes must be exposed and stopped. New approaches to deal with Internet fraud and other new forms of fraud are needed in these areas:

- Unsafe and defective products.
- Counterfeit drugs.
- Internet privacy protection against companies that illegally resell information about consumers and their personal and buying habits to third parties.
- Unscrupulous investment schemes preying on the elderly.
- Bogus estate tax and tax shelter operators;
- Insurance companies failing to pay valid claims submitted in good faith.
- Excessive ATM fees and other padded credit and service charges levied by financial institutions.
- Phone and cable bills that obscure charges, services, and costs.
- Pricing and contract terms cloaked in opaque or misleading language.
- Lack of affordable auto insurance with adequate benefits.

(5) Financial Services: Protecting People in Credit and Banking Transactions

Abusive practices by credit card companies are widespread, well-entrenched and unlikely to end without a legislative ban. In an effort to ban unfair practices and to protect consumers who seek to pay off their debts in good faith, Michigan Democrats support the "Stop Unfair Practices in Credit Cards Act", introduced by Senator Carl Levin. If passed, this law would stop credit card companies from charging interest on debt that is paid on time; it would crack down on abusive penalty fees, including fees to pay a bill; it would prohibit the charging of interest on fees; it would establish guidelines on interest rate increases, including a cap on penalty interest rate hikes at no more than seven percent; and it would require that increased interest rates apply only to future credit card debt, and not retroactively to debt already incurred.

We are presently immersed in a deep economic crisis. Much of the reason is that Republican administration officials permitted the financial sector to operate with minimal oversight. This was in keeping with the flawed Republican philosophy that less regulation is always better. Many hedge funds, mortgage companies, and other financial institutions were able to make a lot of money — until the price of homes and real estate took a sharp downturn. The bubble created from the lack of oversight has burst, and the severe impact is being felt throughout the world. Democrats recommend the following preventive and remedial actions be taken:

- Require more clarity in the explanation of interest rates, particularly variable interest rates, on debt instruments often used by ordinary people, like credit cards and mortgages.
- Reduce the high home foreclosure rate. Foreclosures deprive families of their largest and most important asset, produce neighborhood blight, undermine banks and other financial institutions, and cast doubt on the assets underpinning the financial system.
- Expand the FHA program to help refinance at-risk borrowers into viable mortgages.
- Promote full employment, which goes hand-in-hand with financial stability.
- Combat appraisal fraud that over-values property.
- Increase capital reserve requirements for banks and other financial institutions.
- Provide financial oversight by a regulatory agency empowered to scrutinize all areas of the financial sector, including hedge funds, private equity funds, and investment banks.
- Require commercial banks and investment banks to operate under the same lending rules when performing similar types of financial transactions.
- Require greater disclosure by financial entities such as hedge funds, including the frequent publishing of audited financial statements and descriptions of the extent of their hard-to-value assets.
- Promote public confidence in the government and financial system, which is critical in getting through tough times. Greater transparency in the financial system's operation would improve both governmental oversight and public perceptions. Our leaders need to take decisive actions that show results, not do little and claim all will be well.
- Force full disclosure. Complicated financial instruments now available such as adjustable rate mortgages (ARMs) and variable rate credit cards are too often promoted in a misleading or untruthful way. Openness and accuracy in disclosure of information is an essential ingredient of all fair transactions. Information not only needs to be available, but also presented in a manner that calls attention to the most important parts of an agreement. Citizens need to have a solid perspective from which to make financial choices, rather than relying on salespeople who are unlikely to have any stake in the individual consumer's future — if not having a diametrically opposed interest.

- Educate our citizens more effectively in managing their personal finances.
- Repeal Michigan's unique drug immunity law which prevents drug companies from being held accountable when their drugs injure or kill people.

(6) Responsible Healthcare: Holding the Healthcare Industry Accountable

People must be protected against medical mistakes and refusal of insurers to pay legitimate claims. According to the National Academy of Sciences, up to 98,000 people are killed each year as a result of medical errors in hospitals; far more than die from car accidents, breast cancer, or AIDS. The impact of these blunders by the healthcare industry on families is tragic and permanent, and the impact of these blunders on our economy is significant. Total national costs (lost income, lost household production, disability, and healthcare costs) of hospital negligence are estimated to be between \$17 billion and \$29 billion each year. Only a small minority of the victims of health industry malpractice ever file a claim, and even fewer ever receive compensation for those blunders. However, the healthcare and insurance industries have used their powerful resources to mislead lawmakers and consumers into believing that the centuries-old right to hold a careless medical provider accountable before a jury of your peers is the reason why these powerful industries are failing to provide quality medical care to our families. As a result, the health insurance industry regularly gets away with unreasonable refusals to pay the medical care that your doctor has determined you or your loved ones need. In addition, the healthcare and insurance industries and their political action committees have supported Republican legislators and judicial candidates who changed the law so as to severely restrict the right of a victim of medical industry malpractice to obtain any remedy in a court of law. To protect patients, we propose the following:

- Require insurance companies to pay doctors, clinics, and hospitals for the services rendered, or provide a justified rejection of a claim for payment, within 30 days of submission of the claim (similar to the no-fault act, and laws in a number of other states).
- Eliminate procedural obstacles now imposed under Michigan law which prevent victims of serious medical malpractice from obtaining a reasonable remedy and from holding the medical industry accountable for preventable serious permanent injury or death.
- Restore the centuries-old right of a jury to judge the evidence and to determine damages in wrongful death and malpractice cases without artificial limits set by recent statutes, which protect special interests at the expense of the health of Michigan's people.
- Require disclosure of all documents produced in any hospital investigation into an adverse event, so as to ensure that careless providers are identified and held accountable, and to develop means of preventing future malpractice.
- Allow a living person, whose provider carelessly failed to diagnose a serious medical condition (such as breast or colon cancer), to sue for a lost opportunity to survive.

- Protect patients from discriminatory practices resulting in neglect of treatment because of disability, race, religion, gender, age, or sexual orientation and from abuse in healthcare institutions such as a nursing home.

(6) Local Government: Emphasizing Decentralization and Local Control

The most accountable government is the government closest to the people. The Democratic Party supports local control of decision-making functions, and opposes efforts by Lansing to dictate all local environmental, civil rights, and employment decisions. This is why Governor Granholm vetoed Republican legislation preempting local living wage ordinances and other laws interfering with local control. The Michigan Democratic Party is committed to revenue-sharing and to protecting the safety and fiscal integrity of every Michigan community.

CONCLUSION

The Michigan Democratic Party puts people first. The policy positions in this platform address the needs and concerns of ordinary people in our state. Democrats ask for your support so we can change our country and improve our quality of life.