



THE BLUEPRINT FOR CHANGE

Barack Obama's Plan for America



OBAMA'08
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A MESSAGE FROM BARACK:

Thank you for taking a look at this booklet. I believe it's critically important that those of us who want to lead this nation be open, candid, and clear with the American people about how we will move forward. So I hope this booklet gives you a good sense about where I stand on the fundamental issues facing our country.

But I also hope that this booklet sparks a dialogue and that after you've finished reading it, you get in touch with our campaign and give us your thoughts on the policies you find here. It's time to put government back in your hands, where it belongs. If we want to have policies that are good for the American people, then we need the American people to help shape those policies.

We all know what's at stake. This is a defining moment in our history. Our nation is at war. The planet is in peril. The dream that so many generations fought for feels as if it's slowly slipping away. We've never paid more for health care or for college. It's harder to save and retire. And most of all, we've lost faith that our leaders can or will do anything about it.

But it is because of their failures that this moment of challenge is also a moment of opportunity. We have a chance to bring the country together in a new majority - to finally tackle problems that Washington has ignored for too long. And that is why the same old Washington textbook campaigns just won't do in this election.

The Democratic Party has always made the biggest difference in the lives of the American people when we've led not by polls, but by principle; not by calculation, but by conviction; when we summoned the entire nation to a common purpose - a higher purpose. And I run for the presidency because that's the party America needs us to be right now. I run to offer this country change that we can believe in.

I am in this race to tell the corporate lobbyists that their days of setting the agenda in Washington are over. I'm in this race because I want to stop talking about the outrage of 47 million Americans without health

care and start actually doing something about it. I'm in this race to end our dependence on Middle East oil and save our planet from the crisis of climate change so we can give our children a planet that's cleaner and safer than we found it.

As president, I will end the war in Iraq, a war that I opposed from the beginning and that should never have been authorized. I will finish the fight against Al Qaeda. And I will lead the world to combat the common threats of the 21st century - nuclear weapons and terrorism; climate change and poverty; genocide and disease.

America, our moment is now. I don't want to spend the next year or the next four years re-fighting the same fights that we had in the 1990s. I don't want to pit Red America against Blue America, I want to be the President of the United States of America.

That's why I'm asking you to stand with me, that's why I'm asking you to caucus for me, that's why I'm asking you to stop settling for what the cynics say we have to accept. In this election - in this moment - let us reach for what we know is possible. A nation healed. A world repaired. An America that believes again.

So thank you for taking the time to read this booklet, which lays out very clearly how I will achieve these goals for the American people. And if you have any questions or want to get involved or want to offer your ideas about how we can make our policies stronger, I hope you'll visit <http://www.barackobama.com>, call (866) 675-2008 or drop into one of our offices in your state.

Sincerely,

“I am in this race to tell the corporate lobbyists that their days of setting the agenda in Washington are over. I have done more than any other candidate in this race to take on lobbyists – and won. They have not funded my campaign, they will not get a job in my White House, and they will not drown out the voices of the American people when I am president.”

-- Barack Obama, Speech in Des Moines, IA, November 10, 2007



BARACK OBAMA'S PLAN TO CHANGE WASHINGTON

AT A GLANCE

A Leader for Reform

Obama reached across the aisle and challenged leaders of both parties to pass historic ethics reforms both in Washington and Springfield, IL. Unlike other candidates, he refuses to accept campaign contributions from PACs and Washington lobbyists.

Close the Revolving Door

Obama will close the revolving door between the executive branch and K-Street lobbying shops. Obama's appointees will serve the American people, not their own financial interests.

Increase Transparency

Obama will increase transparency so that ordinary Americans can understand their government and trust that their money is well spent.

End Wasteful No-Bid Contracts

Obama will clean up government contracting and end the abuse of no-bid contracts.

THE PROBLEM

Lobbyists Write National Policies

For example, Vice President Dick Cheney's Energy Task Force of oil and gas lobbyists met secretly to develop national energy policy.

Secrecy Dominates Government Actions

The Bush administration has ignored public disclosure rules and has invoked a legal tool known as the 'state secrets' privilege more than any other previous administration to get cases thrown out of civil court.

Wasteful Spending is Out of Control

The current administration has abused its power by handing out contracts without competition to its politically connected friends and supporters. These abuses cost taxpayers billions of dollars each year.

BARACK OBAMA'S PLAN

Shine Light on Washington Lobbying

Centralize Ethics and Lobbying Information for Voters: Obama will create a centralized Internet database of lobbying reports, ethics records, and campaign finance filings in a searchable, sortable and downloadable format.

Require Independent Monitoring of Lobbying Laws and Ethics Rules: Obama will use the power of the presidency to fight for an independent watchdog agency to oversee the investigation of congressional ethics violations so that the public can be assured that ethics complaints will be investigated.

Support Campaign Finance Reform: Obama supports public financing of campaigns combined with free television and radio time as a way to reduce the influence of moneyed special interests. Obama introduced public financing legislation in the Illinois State Senate, and is the only 2008 candidate to have sponsored Senator Russ Feingold's (D-WI) tough bill to reform the presidential public financing system.

Shine the Light on Federal Contracts, Tax Breaks and Earmarks

Create a Public "Contracts and Influence" Database: As president, Obama will create a "contracts and influence" database that will disclose how much federal contractors spend on lobbying, and what contracts they are getting and how well they complete them.

Expose Special Interest Tax Breaks to Public Scrutiny: Barack Obama will ensure that any tax breaks for corporate recipients – or tax earmarks – are also publicly available on the Internet in an easily searchable format.

End Abuse of No-Bid Contracts: Barack Obama will end abuse of no-bid contracts by requiring that nearly all contract orders over \$25,000 be competitively awarded.

Sunlight Before Signing: Too often bills are rushed through Congress and to the president before the public has the opportunity to review them. As president, Obama will not sign any non-emergency bill without giving the American public an opportunity to review and comment on the White House website for five days.

Shine Light on Earmarks and Pork Barrel Spending: Obama's Transparency and Integrity in Earmarks Act will shed light on all earmarks by disclosing the name of the legislator who asked for each earmark, along with a written justification, 72 hours before they can be approved by the full Senate.

Bring Americans Back into their Government

Hold 21st Century Fireside Chats: Obama will bring democracy and policy directly to the people by requiring his Cabinet officials to have periodic national broadband townhall meetings to discuss issues before their agencies.

Make White House Communications Public: Obama will amend executive orders to ensure that communications about regulatory policymaking between persons outside government and all White House staff are disclosed to the public.

Conduct Regulatory Agency Business in Public: Obama will require his appointees who lead the executive branch departments and rulemaking agencies to conduct the significant business of the agency in public, so that any citizen can watch these debates in person or on the Internet.

Release Presidential Records: Obama will nullify the Bush attempts to make the timely release of presidential records more difficult.

Free the Executive Branch from Special Interest Influence

Close the Revolving Door on Former and Future Employers: No political appointees in an Obama administration will be permitted to work on regulations or contracts directly and substantially related to their prior employer for two years. And no political appointee will be able to lobby the executive branch after leaving government service during the remainder of the administration.

Free Career Officials from the Influence of Politics: Obama will issue an executive order asking all new hires at the agencies to sign a form affirming that no political appointee offered them the job solely on the basis of political affiliation or contribution.

Reform the Political Appointee Process: FEMA Director Michael Brown was not qualified to head the agency, and the result was a disaster for the people of the Gulf Coast. But in an Obama administration, every official will have to rise to the standard of proven excellence in the agency's mission.

OBAMA'S RECORD

Federal Ethics Reform

Obama and Senator Feingold (D-WI) took on both parties and proposed ethics legislation that was described as the "gold standard" for reform. It was because of their leadership that ending subsidized corporate jet travel, mandating disclosure of lobbyists' bundling of contributions, and enacting strong new restrictions of lobbyist-sponsored trips became part of the final ethics bill that was signed into law. The Washington Post wrote in an editorial, "The final package is the strongest ethics legislation to emerge from Congress yet."

Google for Government

Americans have the right to know how their tax dollars are spent, but that information has been hidden from public view for too long. That's why Barack Obama and Senator Tom Coburn (R-OK) passed a law to create a Google-like search engine to allow regular people to track federal grants, contracts, earmarks, and loans online. The Chicago Sun-Times wrote, "It would enable the public to see where federal money goes and how it is spent. It's a brilliant idea."

Illinois Reform

In 1998, Obama joined forces with former U.S. Sen. Paul Simon (D-IL) to pass the toughest campaign finance law in Illinois history. The legislation banned the personal use of campaign money by Illinois legislators and banned most gifts from lobbyists. Before the law was passed, one organization ranked Illinois worst among 50 states for its campaign finance regulations.

A High Standard

Unlike other candidates Obama's campaign refuses to accept contributions from Washington lobbyists and political action committees.

FOR MORE INFORMATION

Read and Watch the Speech:

http://www.barackobama.com/2007/06/22/remarks_of_senator_barack_obam_17.php

Read the Plan:

<http://www.barackobama.com/pdf/TakingBackOurGovernmentBackFinalFactSheet.pdf>



BARACK OBAMA'S PLAN FOR A HEALTHY AMERICA

“We now face an opportunity – and an obligation – to turn the page on the failed politics of yesterday’s health care debates.... My plan begins by covering every American. If you already have health insurance, the only thing that will change for you under this plan is the amount of money you will spend on premiums. That will be less. If you are one of the 45 million Americans who don’t have health insurance, you will have it after this plan becomes law. No one will be turned away because of a preexisting condition or illness.”

--Barack Obama, Speech in Iowa City, IA, May 29, 2007

AT A GLANCE

Universal Coverage

Obama will sign a universal health care plan into law by the end of his first term in office. His plan will provide affordable, quality health care coverage for every American.

Reduce Health Care Costs

Obama’s plan will bring down the cost of health care and reduce a typical family’s premiums by as much as \$2,500 per year.

THE PROBLEM

Millions Of Americans are Uninsured or Underinsured because of Rising Medical Costs

47 million Americans – including nearly 9 million children – lack health insurance with no signs of this trend slowing down.

Health Care Costs are Skyrocketing

Health insurance premiums have risen four times faster than wages over the past six years.

Too Little is Spent on Prevention and Public Health

The nation faces epidemics of obesity and chronic diseases as well as new threats of pandemic flu and bioterrorism. Yet despite all of this less than 4 cents of every health care dollar is spent on prevention and public health.

BARACK OBAMA'S PLAN

Quality, Affordable and Portable Coverage for All

(i) Obama’s Plan to Cover Uninsured

Obama will make available a new national health plan so all Americans, including the self-employed and small businesses, can buy affordable health coverage that is similar to the plan available to members of Congress.

The Obama Plan will have the Following Features:

- **Guaranteed Eligibility:** No American will be turned away FROM ANY INSURANCE PLAN because of illness or pre-existing conditions.
- **Comprehensive Benefits:** The benefit package will be similar to that offered through Federal Employees Health Benefits Program (FEHBP), the plan members of Congress have. The plan will cover all essential medical services, including preventive, maternity and mental health care.
- **Affordable Premiums, Co-Pays and Deductibles.**
- **Subsidies:** Individuals and families who do not qualify for Medicaid or SCHIP but still need financial assistance will receive an income-related federal subsidy to buy into the new public plan or purchase a private health care plan.
- **Simplified Paperwork and Reined in Health Costs.**
- **Easy Enrollment:** The new public plan will be simple to enroll in and provide ready access to coverage.
- **Portability and Choice:** Participants in the new public plan and the National Health Insurance Exchange (see below) will be able to move from job to job without changing or jeopardizing their health care coverage.
- **Quality and Efficiency:** Participating insurance companies in the new public program will be required to report data to ensure that standards for quality, health information technology and administration are being met.

(2) **National Health Insurance Exchange:** The Obama plan will create a National Health Insurance Exchange to help individuals who wish to purchase a private insurance plan. The Exchange will act as a watchdog group and help reform the private insurance market by creating rules and standards for participating insurance plans to ensure fairness and to make individual coverage more affordable and accessible. Insurers would have to issue every applicant a policy, and charge fair and stable premiums that will not depend on how healthy you are. The Exchange will require that all the plans offered are at least as generous as the new public plan and have the same standards for quality and efficiency. The Exchange would evaluate plans and make the differences among the plans, including cost of services, public.

(3) **Employer Contribution:** Employers that do not offer or make a meaningful contribution to the cost of quality health coverage for their employees will be required to contribute a percentage of payroll toward the costs of the national plan. Small employers that meet certain revenue thresholds will be exempt.

(4) **Mandatory Coverage of Children:** Obama will require that all children have health care coverage. Obama will expand the number of options for young adults to get coverage, including allowing young people up to age 25 to continue coverage through their parents’ plans.

(5) **Expansion Of Medicaid and SCHIP:** Obama will expand eligibility for the Medicaid and SCHIP programs and ensure that these programs continue to serve as a critical safety net.

(6) **Flexibility for State Plans:** Due to federal inaction, some states have taken the lead in health care reform. The Obama plan builds on these efforts and does not replace what states are doing. States can continue to experiment, provided they meet the minimum standards of the national plan.

Lower Costs by Modernizing the U.S. Health Care System

(1) Reducing Costs of Catastrophic Illnesses for Employers and Their Employees. Catastrophic health expenditures account for a high percentage of medical expenses for private insurers. The Obama plan would reimburse employer health plans for a portion of the catastrophic costs they incur above a threshold if they guarantee such savings are used to reduce the cost of workers' premiums.

(2) Lowering Costs by Ensuring Patients Receive and Providers Deliver Quality Care:

Helping Patients.

Support Disease Management Programs: Seventy five percent of total health care dollars are spent on patients with one or more chronic conditions, such as diabetes, heart disease and high blood pressure. Obama will require that providers that participate in the new public plan, Medicare or the Federal Employee Health Benefits Program (FEHBP) utilize proven disease management programs. This will improve quality of care, give doctors better information and lower costs.

Coordinate and Integrate Care: Over 133 million Americans have at least one chronic disease and these chronic conditions cost a staggering \$1.7 trillion yearly. Obama will improve coordination and integration of care of those with chronic conditions by making sure programs are fully implemented and encouraging team care.

Require Full Transparency about Quality and Costs: Obama will require hospitals and providers to collect and publicly report measures of health care costs and quality, including data on preventable medical errors, nurse staffing ratios, hospital-acquired infections, and disparities in care. Health plans will also be required to disclose the percentage of premiums that go to patient care as opposed to administrative costs.

Ensuring Providers Deliver Quality Care:

Promote Patient Safety: Obama will require providers to report preventable medical errors and support hospital and physician practice improvement to prevent future occurrences.

Align Incentives for Excellence: Both public and private insurers tend to pay providers based on the volume of services provided, rather than the quality or effectiveness of care. Providers who see patients enrolled in the new public plan, the National Health Insurance Exchange, Medicare and FEHBP will be rewarded based on how effectively they treat patients.

Comparative Effectiveness Research: Obama will establish an independent institute to guide reviews and research on comparative effectiveness, so that Americans and their doctors will have the accurate and objective information they need to make the best decisions for their health and well-being.

Tackle Disparities in Health Care: Obama will tackle the root causes of health disparities by addressing differences in access to health coverage and promoting prevention and public health, both of which play a major role in addressing disparities. He will also challenge the medical system to eliminate inequities in health care through quality measurement and reporting, implementation of effective interventions such as patient navigation programs, and making the health workforce more diverse.

Reform Medical Malpractice: Obama will strengthen antitrust laws to prevent insurers from overcharging physicians for their malpractice insurance and will promote new models for addressing errors that improve patient safety, strengthen the doctor-patient relationship and reduce the need for malpractice suits.

(3) Lowering Costs Through Investment in Electronic Health Information Technology Systems: Most medical records are still stored on paper, which makes it hard to coordinate care, measure quality or reduce medical errors and which costs twice as much as electronic claims. Obama will invest \$10 billion a year over the next five years to move the U.S. health care system to broad adoption of standards-based electronic health information systems, including electronic health records, and will phase in requirements for full implementa-

tion of health IT. Obama will ensure that patients' privacy is protected.

(4) Lowering Costs by Increasing Competition in the Insurance and Drug Markets:

Increase Competition: The insurance business today is dominated by a small group of large companies that has been gobbling up their rivals. There have been over 400 health care mergers in the last 10 years, and just two companies dominate a full third of the national market. These changes were supposed to make the industry more efficient, but instead premiums have skyrocketed by over 87 percent.

Barack Obama will prevent companies from abusing their monopoly power through unjustified price increases. His plan will force insurers to pay out a reasonable share of their premiums for patient care instead of keeping exorbitant amounts for profits and administration. His new National Health Exchange will help increase competition by insurers.

Lower Prescription Drug Costs: The second-fastest growing type of health expenses is prescription drugs. Pharmaceutical companies are selling the exact same drugs in Europe and Canada but charging Americans more than double the price. Obama will allow Americans to buy their medicines from other developed countries if the drugs are safe and prices are lower outside the U.S. Obama will also repeal the ban that prevents the government from negotiating with drug companies, which could result in savings as high as \$30 billion. Finally, Obama will work to increase the use of generic drugs in Medicare, Medicaid, and FEHBP and prohibit big name drug companies from keeping generics out of markets.

OBAMA'S RECORD

Health Insurance: In 2003, Barack Obama sponsored and passed legislation that expanded health care coverage to 70,000 kids and 84,000 adults. In the U.S. Senate, Obama cosponsored the Healthy Kids Act of 2007 and the State Children's Health Insurance Program (SCHIP) Reauthorization Act of 2007 to ensure that more American children have affordable health care coverage.

Women's Health: Obama worked to pass a number of laws in Illinois and Washington to improve the health of women. His accomplishments include creating a task force on cervical cancer, providing greater access to breast and cervical cancer screenings, and helping improve prenatal and premature birth services.

FOR MORE INFORMATION

Read the Speech:

http://www.barackobama.com/2007/05/29/cutting_costs_and_covering_ame.php

Read the Plan:

<http://www.barackobama.com/pdf/HealthPlanFull.pdf>

“I’m in this race to take those tax breaks away from companies that are moving jobs overseas and put them in the pockets of hard working Americans who deserve it. And I won’t raise the minimum wage every ten years – I will raise it to keep pace so that workers don’t fall behind. That is why I am in it. To protect the American worker. To fight for the American worker.”

-- Barack Obama, Speech in Des Moines, IA, November 10, 2007



BARACK OBAMA'S PLAN TO STRENGTHEN THE ECONOMY

AT A GLANCE

Taxes

Obama will cut income taxes by \$1,000 for working families to offset the payroll tax they pay.

Trade

Obama believes that trade with foreign nations should strengthen the American economy and create more American jobs. He will stand firm against agreements that undermine our economic security.

Technology

Obama will encourage the deployment of the most modern communications infrastructure to reduce the costs of health care, help solve our energy crisis, create new jobs, and fuel our economic growth.

Labor

Obama will strengthen the ability of workers to organize unions. He will fight for passage of the Employee Free Choice Act. Obama will ensure that his labor appointees support workers' rights and will work to ban the permanent replacement of striking workers. Obama will also increase the minimum wage and index it to inflation to ensure it rises every year.

Home Ownership

Obama will crack down on fraudulent brokers and lenders. He will also make sure homebuyers have honest and complete information about their mortgage options, and he will give a tax credit to all middle-class homeowners.

Bankruptcy Reform

Obama will reform our bankruptcy laws to protect working people, ban executive bonuses for bankrupt companies, and require disclosure of all pension investments.

Credit Cards

Obama will establish a five-star rating system so that every consumer knows the risk involved in every credit card. He also will establish a Credit Card Bill of Rights to stop credit card companies from exploiting consumers with unfair practices.

Work-Family

Obama will double funding for after-school programs, expand the Family Medical Leave Act, provide low-income families with a refundable tax credit to help with their child-care expenses, and encourage flexible work schedules.

THE PROBLEM

Wages are Stagnant as Prices Rise

While wages remain flat, the costs of basic necessities are increasing. The cost of in-state college tuition has grown 35 percent over the past five years. Health care costs have risen four times faster than wages over the past six years. And the personal savings rate is now the lowest it's been since the Great Depression.

Tax Cuts for Wealthy Instead of Middle Class

The Bush tax cuts give those who earn over \$1 million dollars a tax cut nearly 160 times greater than that received by middle-income Americans. At the same time, this administration has refused to tackle health care, education and housing in a manner that benefits the middle class.

BARACK OBAMA'S PLAN

Provide Middle Class Americans Tax Relief

Provide a Tax Cut for Working Families: Obama will restore fairness to the tax code and provide 150 million workers the tax relief they need. Obama will create a new "Making Work Pay" tax credit of up to \$500 per person, or \$1,000 per working family. The "Making Work Pay" tax credit will completely eliminate income taxes for 10 million Americans.

Simplify Tax Filings for Middle Class Americans: Obama will dramatically simplify tax filings so that millions of Americans will be able to do their taxes in less than five minutes. Obama will ensure that the IRS uses the information it already gets from banks and employers to give taxpayers the option of pre-filled tax forms to verify, sign and return. Experts estimate that the Obama proposal will save Americans up to 200 million total hours of work and aggravation and up to \$2 billion in tax preparer fees.

Trade

Fight for Fair Trade: Obama will fight for a trade policy that opens up foreign markets to support good American jobs. He will use trade agreements to spread good labor and environmental standards around the world and stand firm against agreements like the Central American Free Trade Agreement that fail to live up to those important benchmarks. Obama will also pressure the World Trade Organization to enforce trade agreements and stop countries from continuing unfair government subsidies to foreign exporters and nontariff barriers on U.S. exports.

Amend the North American Free Trade Agreement: Obama believes that NAFTA and its potential were oversold to the American people. Obama will work with the leaders of Canada and Mexico to fix NAFTA so that it works for American workers.

Improve Transition Assistance: To help all workers adapt to a rapidly changing economy, Obama would update the existing system of Trade Adjustment Assistance by extending it to service industries, creating flexible education accounts to help workers retrain, and providing retraining assistance for workers in sectors of the economy vulnerable to dislocation before they lose their jobs.

Technology, Innovation and Creating Jobs

Support Job Creation: Barack Obama believes we need to double federal funding for basic research and make the research and development tax credit permanent to help create high-paying, secure jobs. Obama will also make long-term investments in education, training, and workforce development so that Americans can leverage our strengths – our ingenuity and entrepreneurialism – to create new high-wage jobs and prosper in a world economy.

Invest in U.S. Manufacturing: The Obama comprehensive energy independence and climate change plan will

invest in America's highly-skilled manufacturing workforce and manufacturing centers to ensure that American workers have the skills and tools they need to pioneer the first wave of green technologies that will be in high demand throughout the world. Obama will also provide assistance to the domestic auto industry to ensure that new fuel-efficient vehicles are built by American workers.

Create New Job Training Programs for Clean Technologies: The Obama plan will increase funding for federal workforce training programs and direct these programs to incorporate green technologies training, such as advanced manufacturing and weatherization training, into their efforts to help Americans find and retain stable, high-paying jobs. Obama will also create an energy-focused youth jobs program to invest in disconnected and disadvantaged youth.

Boost the Renewable Energy Sector and Create New Jobs: The Obama plan will create new federal policies, and expand existing ones, that have been proven to create new American jobs. Obama will create a federal Renewable Portfolio Standard (RPS) that will require 25 percent of American electricity be derived from renewable sources by 2025, which has the potential to create hundreds of thousands of new jobs on its own. Obama will also extend the Production Tax Credit, a credit used successfully by American farmers and investors to increase renewable energy production and create new local jobs.

Deploy Next-Generation Broadband: Obama believes we can get broadband to every community in America through a combination of reform of the Universal Service Fund, better use of the nation's wireless spectrum, promotion of next-generation facilities, technologies and applications, and new tax and loan incentives.

Protect the Openness of the Internet: Obama supports the basic principle that network providers should not be allowed to charge fees to privilege the content or applications of some web sites and Internet applications over others. This principle will ensure that the new competitors, especially small or nonprofit speakers, have the same opportunity as big companies to innovate and reach large audiences.

Invest in Rural Areas: Obama will invest in rural small businesses and fight to expand high-speed Internet access. He will improve rural schools and attract more doctors to rural areas.

Labor

Ensure Freedom to Unionize: Obama believes that workers should have the freedom to choose whether to join a union without harassment or intimidation from their employers. Obama cosponsored and is strong advocate for the Employee Free Choice Act, a bipartisan effort to assure that workers can exercise their right to organize. He will continue to fight for EFCA's passage and sign it into law.

Fight Attacks on Workers' Right to Organize: Obama has fought the Bush National Labor Relations Board (NLRB) efforts to strip workers of their right to organize. He is a cosponsor of legislation to overturn the NLRB's "Kentucky River" decisions classifying hundreds of thousands of nurses, construction, and professional workers as "supervisors" who are not protected by federal labor laws.

Protect Striking Workers: Obama supports the right of workers to bargain collectively and strike if necessary. He will work to ban the permanent replacement of striking workers, so workers can stand up for themselves without worrying about losing their livelihoods.

Raise the Minimum Wage: Barack Obama will raise the minimum wage, index it to inflation and increase the Earned Income Tax Credit to make sure that full-time workers earn a living wage that allows them to raise their families and pay for basic needs.

Protect Homeownership and Crack Down on Mortgage Fraud

Create a Universal Mortgage Credit: Obama will create a 10 percent universal mortgage credit to provide tax relief to homeowners who do not itemize. This credit will provide an average of \$500 to 10 million homeowners, the majority of whom earn less than \$50,000 per year.

Ensure More Accountability in the Subprime Mortgage Industry: Obama has been closely monitoring the subprime mortgage situation for years, and introduced comprehensive legislation over a year ago to fight mortgage fraud and protect consumers against abusive lending practices. Obama's STOP FRAUD Act provides the first federal definition of mortgage fraud, increases funding for federal and state law enforcement programs, creates new criminal penalties for mortgage professionals found guilty of fraud, and requires industry insiders to report suspicious activity.

Mandate Accurate Loan Disclosure: Obama will create a Homeowner Obligation Made Explicit (HOME) score, which will provide potential borrowers with a simplified, standardized borrower metric (similar to APR) for home mortgages. The HOME score will allow individuals to easily compare various mortgage products and understand the full cost of the loan.

Create Fund to Help Homeowners Avoid Foreclosures: Obama will create a fund to help people refinance their mortgages and provide comprehensive support to innocent homeowners. The fund will be partially paid for by Obama's increased penalties on lenders who act irresponsibly and commit fraud.

Close Bankruptcy Loophole for Mortgage Companies: Obama will work to eliminate the provision that prevents bankruptcy courts from modifying an individual's mortgage payments. Obama believes that the subprime mortgage industry, which has engaged in dangerous and sometimes unscrupulous business practices, should not be shielded by outdated federal law.

Address Predatory Credit Card Practices and Reform Bankruptcy Laws

Create a Credit Card Rating System to Improve Disclosure: Obama will create a credit card rating system, modeled on five-star systems used for other consumer products, to provide consumers an easily identifiable ranking of credit cards, based on the card's features. Credit card companies will be required to display the rating on all application and contract materials, enabling consumers to quickly understand all of the major provisions of a credit card without having to rely exclusively on fine print in lengthy documents.

Establish a Credit Card Bill of Rights to Protect Consumers: Obama will create a Credit Card Bill of Rights to protect consumers. The Obama plan will:

- Ban Unilateral Changes
- Apply Interest Rate Increases Only to Future Debt
- Prohibit Interest on Fees
- Prohibit "Universal Defaults"
- Require Prompt and Fair Crediting of Cardholder Payments

Cap Outlandish Interest Rates on Payday Loans and Improve Disclosure: Obama supports extending a 36 percent interest cap to all Americans. Obama will require lenders to provide clear and simplified information about loan fees, payments and penalties, and he'll require them to provide this information during the application process.

Encourage Responsible Lending Institutions to Make Small Consumer Loans: Obama will encourage banks, credit unions and Community Development Financial Institutions to provide affordable short-term and small-dollar loans and to drive unscrupulous lenders out of business.

Reform Bankruptcy Laws to Protect Families Facing a Medical Crisis: Obama will create an exemption in bankruptcy law for individuals who can prove they filed for bankruptcy because of medical expenses. This exemption will create a process that forgives the debt and lets Americans get back on their feet.

Work/Family Balance

Expand the Family and Medical Leave Act: The FMLA covers only certain workers in businesses with 50 or more employees. Obama will expand it to cover businesses with 25 or more employees. He will also expand what's covered under the FMLA, to include allowing workers to take leave for elder care needs; allowing parents up to 24 hours of leave each year to participate in their children's academic activities; and to expand FMLA to cover leave for employees to address domestic violence.

Encourage States to Adopt Paid Leave: As president, Obama will initiate a strategy to encourage all 50 states to adopt paid-leave systems. Obama will provide a \$1.5 billion fund to assist states with start-up costs and to help states offset the costs for employees and employers.

Expand High-Quality Afterschool Opportunities: Obama will double funding for the main federal support for afterschool programs, the 21st Century Learning Centers program, to serve a million more children. Obama will include measures to maximize performance and effectiveness across grantees nationwide.

Expand the Child and Dependent Care Tax Credit: The Child and Dependent Care Tax Credit provides too little relief to families that struggle to afford child care expenses. Obama will reform the Child and Dependent Care Tax Credit by making it refundable and allowing low-income families to receive up to a 50 percent credit for their child care expenses.

Protect Against Caregiver Discrimination: Workers with family obligations often are discriminated against in the workplace. Obama will enforce the recently-enacted Equal Employment Opportunity Commission guidelines on caregiver discrimination.

Expand Flexible Work Arrangements: Obama will create a program to inform businesses about the benefits of flexible work schedules; help businesses create flexible work opportunities; and increase federal incentives for telecommuting. Obama will also make the federal government a model employer in terms of adopting flexible work schedules and permitting employees to request flexible arrangements.

OBAMA'S RECORD

Housing: In the U.S. Senate, Obama introduced the STOP FRAUD Act to increase penalties for mortgage fraud and provide more protections for low-income homebuyers, well before the current subprime crisis began.

Predatory Lending: In the Illinois State Senate, Obama called attention to predatory lending issues. Obama sponsored legislation to combat predatory payday loans, and he also urged the state to more closely regulate some of the most egregious predatory lending practices.

American Jobs: Barack Obama introduced the Patriot Employer Act of 2007 to provide a tax credit to companies that maintain or increase the number of full-time workers in America relative to those outside the US; maintain their corporate headquarters in America; pay decent wages; prepare workers for retirement; provide health insurance; and support employees who serve in the military.

FOR MORE INFORMATION

Read and Watch the Speech:

http://www.barackobama.com/2007/09/17/remarks_of_senator_barack_obam_24.php



BARACK OBAMA'S PLAN TO STRENGTHEN RETIREMENT SECURITY

“We ... have an obligation to protect Social Security and ensure that it’s a safety net the American people can count on today, tomorrow and forever. Social Security is the cornerstone of the social compact in this country. ...Coming together to meet this challenge won’t be easy. ...It will take restoring a sense of shared purpose in Washington and across this country. But if you put your trust in me – if you give me ‘your hand and your heart’ – then that’s exactly what I intend to do as your next President.”

–Barack Obama, Speech in Des Moines, IA, October 27, 2007

AT A GLANCE

Commitment

As someone who was largely raised by his grandparents, Obama has first-hand knowledge of how hard America’s seniors have worked to defend our country, teach our children and grow our economy. He will honor their lifetime of work.

Protect Social Security

Obama will preserve Social Security by stopping any efforts to privatize it and working in a bipartisan way to preserve it for future generations.

Secure Hard-Earned Pensions

Obama will fight to ensure that companies don’t dump their pension obligations.

Help Americans Save More

Obama will make retirement savings automatic.

THE PROBLEM

Insecure Retirement Savings

Retirement savings are near a historic low and 75 million working Americans lack employer-based retirement plans. Too many companies have dumped their pension obligations, leaving workers in the cold.

Income Security

With skyrocketing health care, energy and housing costs, and the risk of being defrauded by insurance companies, too many seniors do not have the resources to live comfortably.

BARACK OBAMA'S PLAN

Protect Social Security

Obama is committed to ensuring Social Security is solvent and viable for the American people, now and in the future. Obama will be honest with the American people about the long-term solvency of Social Security and the ways we can address the shortfall. Obama will protect Social Security benefits for current and future beneficiaries alike. And he does not believe it is necessary or fair to hardworking seniors to raise the retirement age. Obama is strongly opposed to privatizing Social Security.

Obama believes that the first place to look for ways to strengthen Social Security is the payroll tax system. Currently, the Social Security payroll tax applies to only the first \$97,500 a worker makes. Obama supports increasing the maximum amount of earnings covered by Social Security and he will work with Congress and the American people to choose a payroll tax reform package that will keep Social Security solvent for at least the next half century.

Strengthen Retirement Savings

Reform Corporate Bankruptcy Laws to Protect Workers and Retirees: Current bankruptcy laws protect banks before workers. Obama will protect pensions by putting promises to workers higher on the list of debts that companies cannot shed; ensuring that the bankruptcy courts do not demand more sacrifice from workers than executives; telling companies that they cannot issue executive bonuses while cutting worker pensions; increasing the amount of unpaid wages and benefits workers can claim in court; and limiting the circumstances under which retiree benefits can be reduced.

Require Full Disclosure of Company Pension Investments

Obama will ensure that all employees who have company pensions receive detailed annual disclosures about their pension fund’s investments. This will provide retirees important resources to make their pension fund more secure.

Eliminate Income Taxes for Seniors Making Less Than \$50,000

Obama will eliminate all income taxation of seniors making less than \$50,000 per year. This will provide an immediate tax cut averaging \$1,400 to 7 million seniors and relieve millions from the burden of filing tax returns.

Create Automatic Workplace Pensions

Obama’s retirement security plan will automatically enroll workers in a workplace pension plan. Under his plan, employers who do not currently offer a retirement plan, will be required to enroll their employees in a direct-deposit IRA account that is compatible to existing direct-deposit payroll systems. Employees may opt-out if they choose. Experts estimate that this program will increase the savings participation rate for low and middle-income workers from its current 15 percent level to around 80 percent.

Expand Retirement Savings Incentives for Working Families

Obama will ensure savings incentives are fair to all workers by creating a generous savings match for low and middle-income Americans. His plan will match 50 percent of the first \$1,000 of savings for families that earn less than \$75,000. The savings match will be automatically deposited into designated personal accounts. Over 80 percent of these savings incentives will go to new savers.

Prevent Age Discrimination

Obama will fight job discrimination for aging employees by strengthening the Age Discrimination in Employment Act and empowering the Equal Employment Opportunity Commission to prevent all forms of discrimination.

Affordable Health Care

Provide Cheaper Prescription Drugs: Our seniors pay the highest prices in the world for brand-name drugs. To lower drug costs, Obama will allow the federal government to negotiate for lower drug prices for the Medicare program, just as it does to lower prices for our veterans. He also supports allowing seniors to import safe prescription drugs from overseas, and will prevent pharmaceutical companies from blocking cheap and safe generic drugs from the market.

Protect and Strengthen Medicare: Obama is committed to the long-term strength of the Medicare program. He will reduce waste in the Medicare system, including eliminating subsidies to the private insurance Medicare Advantage program, and tackle fundamental health care reform to improve the quality and efficiency of our healthcare system. Obama supports closing the “doughnut hole” in the Medicare Part D prescription drug program.

Provide Transparency to Medicare Prescription Drug Plans: Many seniors are enrolled in Medicare prescription drug plans that are actually more expensive for them than other available plans. Obama will require companies to send Medicare beneficiaries a full list of the drugs and fees they paid the previous year to help seniors determine which plans can better reduce their out-of-pocket costs and improve their health.

Strengthen Long-Term Care Options: As president, Obama will work to give seniors choices about their care, consistent with their needs, and not biased towards institutional care. He will work to reform the financing of long term care to protect seniors and families. He will work to improve the quality of elder care, including by training more nurses and health care workers.

Protect and Honor Seniors

Ensure Heating Assistance: Obama will increase funding for the Low Income Home Energy Assistance Program (LIHEAP) which helps low-income citizens – many of them seniors – pay their winter heating and summer cooling bills.

Support Senior Volunteer Efforts: Retired Americans have a wide range of skills and knowledge to contribute to local and national public service efforts. Obama will engage more interested seniors into public service opportunities by expanding and improving programs like Senior Corps to connect seniors with quality volunteer opportunities.

OBAMA RECORD

Social Security and Pensions

In the midst of the 2005 debate over Social Security privatization, Obama gave a major speech at the National Press Club forcefully arguing against privatization. He also repeatedly voted against Republican amendments that aimed to privatize Social Security or cut benefits. Obama has also voted to force companies to properly fund their pension plans so taxpayers don't end up footing the bill.

Medicare

Obama has supported a number of efforts to strengthen Medicare, including voting for legislation to allow Medicare to negotiate for cheaper prescription drug prices and to extend the enrollment period for low-income beneficiaries.

Protecting Seniors

After reports that lobbyists, but not the American people, received information about the most unsafe nursing homes in the country, Barack Obama demanded the Department of Health and Human Services release that information. Following Obama's letter, the names of care facilities cited for unsafe care were released to the public. Obama's efforts follow his successful efforts in Illinois to make nursing home information public and strengthen elder abuse laws.

FOR MORE INFORMATION ABOUT BARACK'S PLAN

Read the Speech

http://www.barackobama.com/2007/11/07/remarks_of_senator_barack_obam_31.php

Read the Plan

<http://www.barackobama.com/issues/seniors/>



PLAN TO GIVE EVERY AMERICAN CHILD

A World Class Education

“I don’t want to send another generation of American children to failing schools. I don’t want that future for my daughters. I don’t want that future for your sons. I do not want that future for America.”

- Barack Obama
Jefferson-Jackson Dinner, Des Moines, Iowa
November 10, 2007

AT A GLANCE

High-Quality Zero to Five Early Education

Obama will launch a Children’s First Agenda that provides care, learning and support to families with children from birth up to five years old.

Reform No Child Left Behind

Obama believes that the goal of No Child Left Behind was the right one, but that it was written and implemented poorly and it has demoralized our educators and broken its promise to our children. Obama will fund No Child Left Behind and improve its assessments and accountability systems.

Improve K-12

Obama will improve our schools by recruiting well-qualified teachers to every classroom in America. Obama will improve teacher compensation by rewarding expert, accomplished teachers for taking on challenging assignments and helping teachers succeed. Obama also will reduce the high school dropout rate and close the achievement gap by investing in proven intervention strategies in the middle grades and in summer learning and afterschool opportunities.

Make Community College and College Education Affordable

Obama will create a new American Opportunity Tax Credit that will make tuition at the nation’s community colleges completely free and will cover up to two-thirds the cost of tuition at the nation’s public colleges and universities. This \$4,000 tax credit will be fully refundable and available at the time of enrollment in college – when families need the money.

No Child Left Behind Left the Money Behind

The goal of the law was the right one, but unfulfilled funding promises, inadequate implementation by the Education Department and shortcomings in the design of the law itself have limited its effectiveness and undercut its support. As a result, the law has failed to provide high-quality teachers in every classroom and failed to adequately support and pay those teachers.

Students Left Behind

Six million middle and high school students read significantly below their grade level. A full third of high school graduates do not immediately go on to college. American 15 year olds rank 28th out of 40 countries in mathematics and 19th out of 40 countries in science. Almost 30 percent of students in their first year of college are forced to take remedial science and math classes because they are not prepared.

High Dropout Rate

America has one of the highest dropout rates in the industrialized world. Only 70 percent of U.S. high school students graduate with a diploma. African American and Latino students are significantly less likely to graduate than white students.

Teacher Retention is a Problem

Thirty percent of new teachers leave within their first five years in the profession.

Soaring College Costs

College costs have grown nearly 40 percent in the past five years. The average graduate leaves college with over \$19,000 in debt. And between 2001 and 2010, 2 million academically qualified students will not go to college because they cannot afford it. Finally, our complicated maze of tax credits and applications leaves too many students unaware of financial aid available to them.

Early Childhood Education

Zero to Five Plan: Obama’s comprehensive “Zero to Five” plan will provide critical support to young children and their parents. Unlike other early childhood education plans, Obama’s plan places key emphasis at early care and education for infants, which is essential for children to be ready to enter kindergarten. Obama will create Early Learning Challenge Grants to promote state “zero to five” efforts and help states move toward voluntary, universal pre-school.

Expand Early Head Start and Head Start: Obama will quadruple Early Head Start, increase Head Start funding and improve quality for both.

Affordable, High-Quality Child Care: Obama will also provide affordable and high-quality child care to ease the burden on working families.

K-12

Reform No Child Left Behind: Obama will reform NCLB, which starts by funding the law. Obama

believes teachers should not be forced to spend the academic year preparing students to fill in bubbles on standardized tests. He will improve the assessments used to track student progress to measure readiness for college and the workplace and improve student learning in a timely, individualized manner. Obama will also improve NCLB's accountability system so that we are supporting schools that need improvement, rather than punishing them.

Recruit, Prepare, Retain, and Reward America's Teachers

- **Recruit Teachers:** Obama will create new Teacher Service Scholarships that will cover four years of undergraduate or two years of graduate teacher education, including high-quality alternative programs for mid-career recruits in exchange for teaching for at least four years in a high-need field or location.
- Obama will require all schools of education to be accredited. He will also create a voluntary national performance assessment so we can be sure that every new educator is trained and ready to walk into the classroom and start teaching effectively. Obama will also create Teacher Residency Programs that will supply 30,000 exceptionally well-prepared recruits to high-need schools.
- **Retain Teachers:** To support our teachers, Obama's plan will expand mentoring programs that pair experienced teachers with new recruits. He will also provide incentives to give teachers paid common planning time so they can collaborate to share best practices.
- **Reward Teachers:** Obama will promote new and innovative ways to increase teacher pay that are developed with teachers, not imposed on them. Districts will be able to design programs that reward accomplished educators who serve as a mentor to new teachers with a salary increase. Districts can reward teachers who work in underserved places like rural areas and inner cities. And if teachers consistently excel in the classroom, that work can be valued and rewarded as well.

Make Math and Science Education a National Priority: Obama will recruit math and science degree graduates to the teaching profession and will support efforts to help these teachers learn from professionals in the field. He will also work to ensure that all children have access to a strong science curriculum at all grade levels.

Address the Dropout Crisis: Obama will address the dropout crisis by passing his legislation to provide funding to school districts to invest in intervention strategies in middle school – strategies such as personal academic plans, teaching teams, parent involvement, mentoring, intensive reading and math instruction, and extended learning time.

Expand High-Quality Afterschool Opportunities: Obama will double funding for the main federal support for afterschool programs, the 21st Century Learning Centers program, to serve one million more children.

Expand Summer Learning Opportunities: Obama's "STEP UP" plan addresses the achievement gap by supporting summer learning opportunities for disadvantaged children through partnerships between local schools and community organizations.

Support College Outreach Programs: Obama supports outreach programs like GEAR UP, TRIO and Upward Bound to encourage more young people from low-income families to consider and prepare for college.

Support English Language Learners: Obama supports transitional bilingual education and will help Limited English Proficient students get ahead by holding schools accountable for making sure these students complete school.

Higher Education

Create the American Opportunity Tax Credit: Obama will make college affordable for all Americans by

creating a new American Opportunity Tax Credit. This universal and fully refundable credit will ensure that the first \$4,000 of a college education is completely free for most Americans, and will cover two-thirds the cost of tuition at the average public college or university and make community college tuition completely free for most students. Obama will also ensure that the tax credit is available to families at the time of enrollment by using prior year's tax data to deliver the credit when tuition is due.

Simplify the Application Process for Financial Aid: Obama will streamline the financial aid process by eliminating the current federal financial aid application and enabling families to apply simply by checking a box on their tax form, authorizing their tax information to be used, and eliminating the need for a separate application.

Record of Advocacy

Obama has been a leader on educational issues throughout his career. In the Illinois State Senate, Obama was a leader on early childhood education, helping create the state's Early Learning Council. In the U.S. Senate, Obama has been a leader in working to make college more affordable. His very first bill sought to increase the maximum Pell Grant award to \$5,100. As a member of the Health, Education, Labor, and Pensions committee, Obama helped pass legislation to achieve that goal in the recent improvements to the Higher Education Act. Obama has also introduced legislation to create Teacher Residency Programs and to increase federal support for summer learning opportunities.

For more on Barack Obama's Education Plan:

<http://www.barackobama.com/issues/education/>

Speech on Pre-K to 12 Education:

http://www.barackobama.com/2007/11/20/remarks_of_senator_barack_obam_34.php

Speech on College Affordability:

http://www.barackobama.com/2007/11/07/remarks_of_senator_barack_obam_31.php



BARACK OBAMA'S PLAN FOR A CLEAN ENERGY FUTURE

“Well, I don’t believe that climate change is just an issue that’s convenient to bring up during a campaign. I believe it’s one of the greatest moral challenges of our generation. That’s why I’ve fought successfully in the Senate to increase our investment in renewable fuels. That’s why I reached across the aisle to come up with a plan to raise our fuel standards. ... And I didn’t just give a speech about it in front of some environmental audience in California. I went to Detroit, I stood in front of a group of automakers, and I told them that when I am president, there will be no more excuses – we will help them retool their factories, but they will have to make cars that use less oil.”

–Barack Obama
Speech in Des Moines, IA,
October 14, 2007

AT A GLANCE

Tackle Climate Change

Obama will implement a cap-and-trade program to reduce greenhouse gas emissions to the level recommended by top scientists.

Create Millions of Green Jobs

Obama will invest \$150 billion over ten years to deploy clean technologies, protect our existing manufacturing base and create millions of new jobs.

Reduce Dependence on Foreign Oil

Obama will reduce oil consumption overall by at least 35 percent, or 10 million barrels of oil, by 2030.

THE PROBLEM

Foreign Oil

America’s 20-million-barrel-a-day oil habit costs our economy \$1.4 billion a day, and \$500 billion in 2006 alone. Every single hour, we spend \$41 million on foreign oil.

Climate Change

As a result of climate change, glaciers are melting faster; the polar ice caps are shrinking; trees are blooming earlier; more people are dying in heat waves; species are migrating, and eventually many will become extinct.

BARACK OBAMA'S PLAN

Reduce Carbon Emissions 80 Percent by 2050

Cap and Trade: Obama supports implementation of a market-based cap-and-trade system to reduce carbon emissions by the amount scientists say is necessary: 80 percent below 1990 levels by 2050. Obama’s cap-and-trade system will require all pollution credits to be auctioned. A 100 percent auction ensures that all polluters pay for every ton of emissions they release, rather than giving these emission rights away to coal and oil companies. Some of the revenue generated by auctioning allowances will be used to support the development of clean energy, to invest in energy efficiency improvements, and to address transition costs, including helping American workers affected by this economic transition.

Confront Deforestation and Promote Carbon Sequestration: Obama will develop domestic incentives that reward forest owners, farmers, and ranchers when they plant trees, restore grasslands, or undertake farming practices that capture carbon dioxide from the atmosphere.

Invest in a Clean Energy Future

Invest \$150 Billion over 10 Years in Clean Energy: Obama will invest \$150 billion over 10 years to advance the next generation of biofuels and fuel infrastructure, accelerate the commercialization of plug-in hybrids, promote development of commercial-scale renewable energy, invest in low-emissions coal plants, and begin the transition to a new digital electricity grid. A principal focus of this fund will be to ensure that technologies that are developed in the U.S. are rapidly commercialized in the U.S. and deployed around the globe.

Double Energy Research and Development Funding: Obama will double science and research funding for clean energy projects including those that make use of our biomass, solar and wind resources.

Invest in a Skilled Clean Technologies Workforce

Obama will use proceeds from the cap-and-trade auction program to invest in job training and transition programs to help workers and industries adapt to clean technology development and production. Obama will also create an energy-focused Green Jobs Corps to connect disconnected and disadvantaged youth with job skills for a high-growth industry.

Convert our Manufacturing Centers into Clean Technology Leaders

Obama will establish a federal investment program to help manufacturing centers modernize and Americans learn the new skills they need to produce green products.

Clean Technologies Deployment Venture Capital Fund

Obama will create a Clean Technologies Venture Capital Fund to fill a critical gap in U.S. technology development. Obama will invest \$10 billion per year into this fund for five years. The fund will partner with existing investment funds and our National Laboratories to ensure that promising technologies move beyond the lab and are commercialized in the U.S.

Require 25 Percent of Renewable Electricity by 2025

Obama will establish a 25 percent federal Renewable Portfolio Standard (RPS) to require that 25 percent of electricity consumed in the U.S. is derived from clean, sustainable energy sources, like solar, wind and geothermal by 2025.

Develop and Deploy Clean Coal Technology

Obama will significantly increase the resources devoted to the commercialization and deployment of low-carbon coal technologies. Obama will consider whatever policy tools are necessary, including standards that ban new traditional coal facilities, to ensure that we move quickly to commercialize and deploy low carbon coal technology.

Support Next Generation Biofuels

Deploy Cellulosic Ethanol: Obama will invest federal resources, including tax incentives, cash prizes and government contracts into developing the most promising technologies with the goal of getting the first two billion gallons of cellulosic ethanol into the system by 2013.

Expand Locally-Owned Biofuel Refineries: Less than 10 percent of new ethanol production today is from farmer-owned refineries. New ethanol refineries help jumpstart rural economies. Obama will create a number of incentives for local communities to invest in their biofuels refineries.

Establish a National Low Carbon Fuel Standard: Barack Obama will establish a National Low Carbon Fuel Standard to speed the introduction of low-carbon non-petroleum fuels. The standard requires fuel suppliers to reduce the carbon their fuel emits by 10 percent by 2020.

Increase Renewable Fuel Standard: Obama will require 36 billion gallons of renewable fuels to be included in the fuel supply by 2022 and will increase that to at least 60 billion gallons of advanced biofuels like cellulosic ethanol by 2030.

Set America on Path to Oil Independence: Obama's plan will reduce oil consumption by at least 35 percent, or 10 million barrels per day, by 2030. This will more than offset the equivalent of the oil we would import from OPEC nations by 2030.

Increase Fuel Economy Standards: Obama will double fuel economy standards within 18 years. His plan will provide retooling tax credits and loan guarantees for domestic auto plants and parts manufacturers, so that they can build new fuel-efficient cars rather than overseas companies. Obama will also invest in advanced vehicle technology such as advanced lightweight materials and new engines.

Improve Energy Efficiency by 50 Percent by 2030

Set National Building Efficiency Goals: Barack Obama will establish a goal of making all new buildings carbon neutral (that is, producing zero emissions) by 2030. He'll also establish a national goal of improving new building efficiency by 50 percent and existing building efficiency by 25 percent over the next decade to help us meet the 2030 goal.

Establish a Grant Program for Early Adopters: Obama will create a competitive grant program to award those states and localities that take the first steps to implement new building codes that prioritize energy efficiency.

Invest in a Digital Smart Grid: Obama will pursue a major investment in our utility grid to enable a tremendous increase in renewable generation and accommodate modern energy requirements, such as reliability, smart metering, and distributed storage.

Restore U.S. Leadership on Climate Change

Create New Forum of Largest Greenhouse Gas Emitters: Obama will create a Global Energy Forum that includes all G-8 members plus Brazil, China, India, Mexico and South Africa –the largest energy consuming nations from both the developed and developing world. The forum would focus exclusively on global energy and environmental issues.

Re-Engage with the U.N. Framework Convention on Climate Change: The UNFCCC process is the main international forum dedicated to addressing the climate problem and an Obama administration will work constructively within it.

OBAMA RECORD

Renewable Fuels

Obama has worked on numerous efforts in the Senate to increase access to and use of renewable fuels. Obama passed legislation with Senator Jim Talent (R-MO) to give gas stations a tax credit for installing E85 ethanol refueling pumps. The tax credit covers 30 percent of the costs of switching one or more traditional petroleum pumps to E85, which is an 85 percent ethanol/15 percent gasoline blend. Obama also sponsored an amendment that became law providing \$40 million for commercialization of a combined flexible fuel vehicle/hybrid car within five years.

CAFE

Obama introduced a bold new plan that brought Republicans and Democrats, CAFE supporters and long-time opponents together in support of legislation that will gradually increase fuel economy standards and offer what the New York Times editorial page called "real as opposed to hypothetical results."

FOR MORE INFORMATION ABOUT BARACK'S PLAN

Read the Speech

http://www.barackobama.com/2007/10/08/remarks_of_senator_barack_obam_28.php

Read the Plan

<http://www.barackobama.com/issues/energy/>



BARACK OBAMA'S PLAN FOR RESTORING FISCAL DISCIPLINE

“The cost of our debt is one of the fastest growing expenses in the federal budget. This rising debt is a hidden domestic enemy, robbing our cities and states of critical investments in infrastructure like bridges, ports, and levees; robbing our families and our children of critical investments in education and health care reform; robbing our seniors of the retirement and health security they have counted on. ... If Washington were serious about honest tax relief in this country, we'd see an effort to reduce our national debt by returning to responsible fiscal policies.”

– Barack Obama, Speech in the U.S. Senate, March 13, 2006

AT A GLANCE

Restore Fiscal Discipline in Congress

Obama will reinstate pay-as-you-go (PAYGO) budget rules, so that new spending or tax cuts are paid for by spending cuts or new revenue elsewhere.

Cut Pork Barrel Spending

Obama will cut skyrocketing pork barrel spending projects by forcing more transparency about who is requesting projects and what the projects would accomplish before Congress votes to approve them.

Cut Down on Tax Haven and Tax Shelter Abuse

Obama will build on his bipartisan work to penalize companies that abuse the tax code and stop the use of tax havens.

Repeal Bush Tax Cuts for the Wealthy

Obama is committed to repealing the Bush tax cuts for the wealthiest Americans.

THE PROBLEM

Increasing Debt

Under President Bush, the federal debt has increased from \$5.7 trillion to \$8.8 trillion, an increase of more than 50 percent.

Irresponsible Tax Cuts

President Bush's policies of giving tax breaks for the wealthy will cost the nation over \$2.3 trillion by the time they expire in 2009.

BARACK OBAMA'S PLAN

Restore Fiscal Discipline to Washington

Reinstate PAYGO Rules: Obama believes that a critical step in restoring fiscal discipline is enforcing pay-as-you-go (PAYGO) budgeting rules which require new spending commitments or tax changes to be paid for by cuts to other programs or new revenue.

Reverse Bush Tax Cuts for the Wealthy: Obama will protect tax cuts for poor and middle class families, but he will reverse most of the Bush tax cuts for the wealthiest taxpayers.

Cut Pork Barrel Spending: Obama introduced and passed bipartisan legislation that would require more disclosure and transparency for special-interest earmarks. Obama believes that spending that cannot withstand public scrutiny cannot be justified. Obama will slash earmarks to no greater than what they were in 2001 and ensure all spending decisions are open to the public.

Make Government Spending More Accountable and Efficient: Obama will ensure that federal contracts over \$25,000 are competitively bid. Obama will also increase the efficiency of government programs through better use of technology, stronger management that demands accountability and by leveraging the government's high-volume purchasing power to get lower prices.

End Wasteful Government Spending: Obama will stop funding wasteful, obsolete federal government programs that make no financial sense. Obama has called for an end to subsidies for oil and gas companies that are enjoying record profits, as well as the elimination of subsidies to the private student loan industry which has repeatedly used unethical business practices. Obama will also tackle wasteful spending in the Medicare program.

Make the Tax System More Fair and Efficient

End Tax Haven Abuse: Building on his bipartisan work in the Senate, Obama will give the Treasury Department the tools it needs to stop the abuse of tax shelters and offshore tax havens and help close the \$350 billion tax gap between taxes owed and taxes paid.

Close Special Interest Corporate Loopholes: Obama will level the playing field for all businesses by eliminating special-interest loopholes and deductions, such as those for the oil and gas industry.

OBAMA'S RECORD

PAYGO

Obama voted in 2005, 2006, and 2007 to reinstate PAYGO federal budget rules.

No-Bid Contracts

Obama has introduced and helped pass bipartisan legislation to limit the abuse of no-bid federal contracts.

Against Raising the Federal Debt Limit

In 2006, Obama voted against misguided Republican efforts to raise the statutory debt limit at the same time the Republicans were pushing through massive debt-financed tax cuts for the wealthy.

“We are at that critical and urgent moment. If Washington continues policies that work against America’s family farmers, our rural communities will fall further behind – and so will America. But if we reject the politics that has shut ordinary folks out, we can create a new story for rural America. ... The dreams of rural Americans are familiar to all Americans – to make a good living, to raise a healthy and secure family, and to leave our children a future of opportunity. It’s time for real leadership for rural America to extend that American dream. That’s the dream of opportunity that I’ve spent my life fighting for. And that’s what our rural agenda will do.”

– Barack Obama, Speech in Fairfax, IA,
October 16, 2007



BARACK OBAMA'S PLAN TO SUPPORT RURAL COMMUNITIES

AT A GLANCE

Family Farms

Obama will ensure our farm programs help family farmers, not giant corporations. He will fight to enable family farmers to have fair access to markets, control over their production decisions, and fair prices for their goods.

Alternative Fuels

Obama will help farmers continue their leadership in the renewable fuel economy and harvest more of our energy from Americans farms.

Investing in Rural Communities

Obama will invest in rural small businesses and fight to expand high-speed internet access. He will improve rural schools and attract more doctors to rural areas.

Protecting the Rural Environment

Barack Obama will work for tougher regulations on concentrated animal feeding operations (CAFOs) to prevent air and water pollution.

THE PROBLEM

Family Farmers are Being Squeezed

Farm consolidation has made it harder for mid-size family farmers to get fair prices for their products and compete on the open market.

CAFOs Pollute the Environment

Manure spills from CAFOs kill millions of fish and jeopardize public health.

Rural Communities are Often Left Behind

Rural communities often struggle to attract capital because of lack of infrastructure and remote distances. There is less access to quality doctors, and schools have trouble recruiting teachers.

Ensure Economic Opportunity For Family Farmers

Strong Safety Net for Family Farmers: Obama will fight for farm programs that provide family farmers with stability and predictability. Obama will implement a \$250,000 payment limitation so that we help family farmers – not large corporate agribusiness. Obama will close the loopholes that allow mega farms to get around the limits by subdividing their operations into multiple paper corporations.

Prevent Anticompetitive Behavior Against Family Farms: Obama is a strong supporter of a packer ban. When meatpackers own livestock they can manipulate prices and discriminate against independent farmers. Obama will strengthen anti-monopoly laws and strengthen producer protections to ensure independent farmers have fair access to markets, control over their production decisions, and fair prices for their goods.

Regulate CAFOs: Obama's Environmental Protection Agency will strictly regulate pollution from large CAFOs, with fines for those that violate tough standards. Obama also supports meaningful local control.

Establish Country of Origin Labeling: Obama supports immediate implementation of the Country of Origin Labeling law so that Americans can distinguish American products from imported ones.

Encourage Organic and Local Agriculture: Obama will help organic farmers afford to certify their crops and reform crop insurance to not penalize organic farmers. He also will promote regional food systems.

Encourage Young People to Become Farmers: Obama will establish a new program to identify and train the next generation of farmers. He will also provide tax incentives to make it easier for new farmers to afford their first farm.

Partner with Landowners to Conserve Private Lands: Obama will increase incentives for farmers and private landowners to conduct sustainable agriculture and protect wetlands, grasslands, and forests.

Support Rural Economic Development

Support Small Business Development: Obama will provide capital for farmers to create value-added enterprises, like cooperative marketing initiatives and farmer-owned processing plants. He also will establish a small business and micro-enterprise initiative for rural America.

Connect Rural America: Barack Obama will ensure that rural Americans have access to a modern communications infrastructure. He will modernize an FCC program that supports rural phone service so that it promotes affordable broadband coverage across rural America as well.

Promote Leadership in Renewable Energy: Obama will ensure that our rural areas continue their leadership in the renewable fuels movement. This will transform the economy, especially in rural America, which is poised to produce and refine more American biofuels and provide more wind power than ever before, and create millions of new jobs across the country.

Improve Rural Quality Of Life

Combat Methamphetamine: Methamphetamine use has increased 156 percent nationwide since 1996. Obama has a long record of fighting the meth epidemic. As President, he will continue the fight to rid our communities of meth and offer support to help addicts heal.

Improve Health Care: Rural health care providers often get less money from Medicare and Medicaid for the very same procedure performed in urban areas. Obama will work to ensure a more equitable Medicare and Medicaid reimbursement structure. He will attract providers to rural America by creating a loan forgiveness program for doctors and nurses who work in underserved rural areas. He supports increasing rural access to care by promoting health information technologies like telemedicine.

Improve Rural Education: Obama will provide incentives for talented individuals to enter the teaching profession, including increased pay for teachers who work in rural areas. Obama will create a Rural Revitalization Program to attract and retain young people to rural America. Obama will increase research and educational funding for Land Grant colleges.

Upgrade Rural Infrastructure: Obama will invest in the core infrastructure, roads, bridges, locks, dams, water systems and essential air service that rural communities need.

OBAMA RECORD

A Record on Rural Issues

In 2006, Obama supported legislation that would have reversed \$2 billion in cuts for U.S. Department of Agriculture programs including conservation, rural development, nutrition, and forestry programs that are vitally important to our rural communities. In addition, he supported legislation providing full funding for agricultural programs that were authorized by Congress in the 2002 Farm Bill. Obama has supported funding for Illinois communities through the Rural Community Empowerment Program, which includes the establishment of rural Empowerment Zones and Enterprise Communities, as well as other federal programs that maintain and build upon the assets of rural communities. Obama has worked on numerous efforts in the U.S. Senate to increase access to and use of renewable fuels, including corn-based and cellulosic ethanol. He cosponsored legislation to investigate the root causes of health disparities including for rural areas and to start addressing them. He cosponsored legislation that became law to combat the scourge of methamphetamines. Obama also introduced legislation to remedy years of discrimination against black farmers by the U.S. Department of Agriculture.

FOR MORE INFORMATION ABOUT BARACK'S PLAN

Read the Press Release

http://www.barackobama.com/2007/10/16/obama_unveils_real_leadership.php

Read the Plan

<http://my.barackobama.com/ruralplan/>



BARACK OBAMA'S PLAN TO RECLAIM THE AMERICAN DREAM FOR WOMEN AND THEIR FAMILIES

“We also need to change a system that is stacked against women. Forty percent of working women do not have a single paid sick day. More and more women are denied jobs or promotions because they’ve got kids at home. As the son of a single mother, that is not the America that I believe in. I’ll be a president who stands up for working parents. We’ll require employers to provide seven paid sick days each year. We’ll enforce laws that prohibit caregiver discrimination. And we’ll encourage flexible work schedules to better balance work and parenting for mothers and fathers. That’s the change that working families need.”

--Barack Obama, Speech in Bettendorf, Iowa, November 7, 2007

AT A GLANCE

Pay Equity

Barack Obama will better enforce the Equal Pay Act, fight job discrimination, and improve child care options and family medical leave to give women equal footing in the workplace.

Reproductive Choice

Obama has been a consistent champion of reproductive choice and will make preserving a women’s right to choose under Roe v. Wade a priority as president. Obama also supports expanded access to contraception, health information and preventive services to reduce unintended pregnancies.

Health Care

Obama will tackle diseases and illnesses that disproportionately affect women.

Domestic Violence

Obama introduced legislation to combat domestic violence and cosponsored and helped reauthorize the Violence Against Women Act.

THE PROBLEM

Discrimination at the Job

For every \$1.00 earned by a man, the average woman receives only 77 cents. A recent study estimates it will take another 47 years for women to close the wage gap with men at Fortune 500 corporate offices.

Need for Paid Leave

The 78 percent of employees covered by the Family Medical Leave Act who have needed leave but have not taken it report that it is because they could not afford to take unpaid leave. Furthermore, low-income families are less likely to have the resources or savings to compensate for time off.

Violence Against Women Continues

One-in-four women will experience domestic violence in her lifetime. Family violence accounted for 11 percent of all violence between 1998 and 2002.

Women’s Health

Heart disease is the leading cause of death among women, accounting for nearly 39 percent of all female deaths. Studies show that after a first heart attack, women are less likely than men to receive followup care, and are more likely to have a second heart attack. Women are also more likely than men to report having arthritis, asthma, autoimmune diseases, and depression. Health care disparities among minority and poor women are especially pervasive.

BARACK OBAMA'S PLAN

Fight for Pay Equity

Obama believes the government needs to take steps to better enforce the Equal Pay Act, fight job discrimination, and improve child care options and family medical leave to give women equal footing in the workplace.

Expand High-Quality Afterschool Opportunities

Obama will double funding for the main federal support for afterschool programs, the 21st Century Learning Centers program, to serve one million more children.

Expand the Child and Dependent Care Tax Credit

Obama will reform the Child and Dependent Care Tax Credit by making it refundable and allowing low-income families to receive up to a 50 percent credit for their child care expenses. Coupled with Obama's "Making Work Pay" tax credit, this proposal will help put more money directly in the pockets of hardworking low and middle-income parents.

Paid Sick Days

Obama will require that employers provide seven paid sick days per year to their employees.

Encourage States to Adopt Paid Leave

Obama will initiate a strategy to encourage all 50 states to adopt paid-leave systems. Obama will provide a \$1.5 billion fund to help states jump-start paid-leave programs consistent with their local needs.

Expand Flexible Work Arrangements

Obama will create a program to inform businesses about the benefits of flexible work schedules; help businesses create flexible work opportunities; and increase federal incentives for telecommuting. Obama will also make the federal government a model employer in terms of adopting flexible work schedules.

Protecting a Women's Right to Choose

Obama will make safeguarding women's rights under Roe v. Wade a priority. He opposes any constitutional amendment to overturn that decision.

Reducing Unintended Pregnancy

Obama will work to reduce unintended pregnancy by guaranteeing equity in contraceptive coverage, providing sex education, and offering rape victims accurate information about emergency contraception.

Ending Health Care Disparities

Obama will invest in research to examine gender and health disparities. Obama will also establish community outreach programs in underserved areas to help make sure women have health care and maintain healthy lifestyles.

Ending Violence Against Women

Obama will appoint a special advisor who will report to him regularly on issues related to violence against women. Obama will also pass legislation that provides job security to victims of domestic violence and sexual assault.

OBAMA RECORD

Record of Advocacy

Barack Obama has a long record of standing up for women. In Illinois, he passed the Equal Pay Act to give 330,000 more women protection from pay discrimination and passed another law that ensured victims of domestic violence could seek treatment without losing their jobs. In the U.S. Senate, he introduced and cosponsored legislation to reduce unintended teen pregnancy, strengthen families by supporting fathers who are doing the right thing and cracking down on those who are not, guarantee workers paid sick leave, and ensure that women are not receiving less pay than men for comparable work. And throughout his career, in both the Illinois Senate and the U.S. Senate, Obama has stood up for a women's right to choose, consistently earning 100 percent ratings from pro-choice groups.

FOR MORE INFORMATION ABOUT BARACK'S PLAN

Read More about where Barack Stands

<http://women.barackobama.com/page/content/wfoissues>

Read the Speech

http://www.barackobama.com/2007/11/07/remarks_of_senator_barack_obam_31.php

Read the Op-Ed

http://www.barackobama.com/2007/10/31/violence_against_women_at_home.php



BARACK OBAMA'S PLAN FOR IMMIGRATION REFORM

“The time to fix our broken immigration system is now. ... We need stronger enforcement on the border and at the workplace. ... But for reform to work, we also must respond to what pulls people to America. ... Where we can reunite families, we should. Where we can bring in more foreign-born workers with the skills our economy needs, we should.”

--Barack Obama, Statement on U.S. Senate Floor,
May 23, 2007

AT A GLANCE

Comprehensive Reform

Barack Obama has fought for comprehensive immigration reform that secures our border, fixes our broken immigration bureaucracy and puts the 12 million undocumented immigrants on a responsible path to citizenship.

Commitment

If Congress does not act in the interim, Obama will revive immigration reform in the first year of his presidency.

THE PROBLEM

Undocumented Population is Exploding

The number of undocumented immigrants in the country has increased more than 40 percent since 2000. Every year, more than a half-million people come illegally or illegally overstay their visas.

Immigration Bureaucracy is Broken

The immigration bureaucracy is broken and overwhelmed, forcing legal immigrants to wait years for applications.

Immigration Raids are Ineffective

Despite a sevenfold increase in recent years, immigration raids only netted 3,600 arrests in 2006 and have placed all the burdens of a broken system onto immigrant families.

BARACK OBAMA'S PLAN

Create Secure Borders

Obama wants to preserve the integrity of our borders. He supports additional personnel, infrastructure and technology on the border and at our ports of entry.

Improve Our Immigration System

Obama believes we must fix the dysfunctional immigration bureaucracy and increase the number of legal immigrants to keep families together and meet the demand for jobs that employers cannot fill.

Remove Incentives to Enter Illegally

Obama will remove incentives to enter the country illegally by cracking down on employers who hire undocumented immigrants.

Bring People Out of the Shadows

Obama supports a system that allows undocumented immigrants who are in good standing to pay a fine, learn English, and go to the back of the line for the opportunity to become citizens.

Work with Mexico

Obama believes we need to do more to promote economic development in Mexico to decrease illegal immigration.

OBAMA RECORD

Crack Down on Employers

Obama championed a proposal to create a system so employers can verify that their employees are legally eligible to work in the U.S.

Fix the Bureaucracy

Obama joined Rep. Luis Gutierrez (D-IL) to introduce the Citizenship Promotion Act to ensure that immigration application fees are both reasonable and fair. Obama also introduced legislation that passed the Senate to improve the speed and accuracy of FBI background checks.

Respect Families

Obama introduced amendments to put greater emphasis on keeping immigrant families together.

FOR MORE INFORMATION ABOUT BARACK'S PLAN

Read the Plan

http://www.barackobama.com/issues/immigration_and_the_border/

“I’m in this race for the same reason that I fought for jobs for the jobless and hope for the hopeless on the streets of Chicago; for the same reason I fought for justice and equality as a civil rights lawyer; for the same reason that I fought for Illinois families for over a decade... That’s why I’m running, Democrats – to keep the American Dream alive for those who still hunger for opportunity, who still thirst for equality.”

– Barack Obama, Speech in Des Moines, IA, November 10, 2007



BARACK OBAMA'S PLAN TO COMBAT POVERTY

AT A GLANCE

Help More Americans Climb the Job Ladder

Obama will help low-income Americans enter the workplace and move up the career ladder.

Expand the Earned Income Tax Credit (EITC)

Obama will increase benefits and expand the number of individuals eligible for EITC, one of the most successful antipoverty programs in history.

Establish Promise Neighborhoods to Combat Chronic Urban Poverty

Obama will create Promise Neighborhoods to provide comprehensive services in impoverished areas in 20 American cities.

Support Economic Development in Low-Income Communities

Obama will help local entrepreneurs revitalize inner cities.

Increase Affordable Housing

Obama will increase the supply of affordable housing across the U.S.

THE PROBLEM

Poverty Rising

There are nearly 37 million poor Americans. Most Americans living in poverty work, but still cannot afford to make ends meet.

Minimum Wage is Not Enough

Even when a parent works full-time earning minimum wage and EITC and food stamps are factored into their income, families are still \$1,550 below the federal poverty line because of the flat-lined minimum wage.

BARACK OBAMA'S PLAN

Expand Access to Jobs

Help Americans Grab a Hold of and Climb the Job Ladder: Obama will invest \$1 billion over five years in transitional jobs and career pathway programs that implement proven methods of helping low-income Americans succeed in the workforce.

Create a Green Jobs Corps: Obama will create a program to directly engage disadvantaged youth in energy efficiency opportunities to strengthen their communities, while also providing them with practical skills in this important high-growth career field.

Improve Transportation Access to Jobs: As president, Obama will work to ensure that low-income Americans have transportation to their jobs. Obama will double the federal Jobs Access and Reverse Commute program to ensure that additional federal public transportation dollars flow to the highest-need communities and that urban planning initiatives take this aspect of transportation policy into account.

Reduce Crime Recidivism by Providing Ex-Offender Supports: Obama will work to ensure that ex-offenders have access to job training, substance abuse and mental health counseling, and employment opportunities. Obama will also create a prison-to-work incentive program and reduce barriers to employment.

Make Work Pay for All Americans

Expand the Earned Income Tax Credit: Obama will increase the number of working parents eligible for EITC benefits, increase the benefits available to parents who support their children through child support payments, increase benefits for families with three or more children, and reduce the EITC marriage penalty, which hurts low-income families.

Create a Living Wage: Obama will raise the minimum wage and index it to inflation to make sure that full-time workers can earn a living wage that allows them to raise their families and pay for basic needs such as food, transportation, and housing.

Provide Tax Relief: Obama will provide all low and middle-income workers a \$500 Making Work Pay tax credit to offset the payroll tax those workers pay in every paycheck. Obama will also eliminate taxes for seniors making under \$50,000 per year.

Strengthen Families

Promote Responsible Fatherhood: Obama will sign into law his Responsible Fatherhood and Healthy Families Act to remove some of the government penalties on married families, crack down on men avoiding child support payments, and ensure that payments go to families instead of state bureaucracies.

Support Parents with Young Children: Obama will expand the highly-successful Nurse-Family Partnership to all 570,000 low-income, first-time mothers each year. The Nurse-Family Partnership provides home visits by trained registered nurses to low-income expectant mothers and their families.

Expand Paid Sick Days: Today, three out of four low-wage workers have no paid sick days. Obama supports guaranteeing workers seven paid sick days per year.

Increase the Supply of Affordable Housing

Create an Affordable Housing Trust Fund: Obama will create an Affordable Housing Trust Fund to develop affordable housing in mixed-income neighborhoods.

Fully Fund the Community Development Block Grant: Obama will fully fund the Community Development Block Grant program and engage urban leaders across the country to increase resources to the highest-need Americans.

Tackle Concentrated Poverty

Establish 20 Promise Neighborhoods: Obama will create 20 Promise Neighborhoods in cities across the nation that have high levels of poverty and crime and low levels of student academic achievement. The Promise Neighborhoods will be modeled after the Harlem Children's Zone, which provides a full network of services, including early childhood education, youth violence prevention efforts and after-school activities, to an entire neighborhood from birth to college.

Ensure Community-Based Investment Resources in Every Urban Community: Obama will work with community and business leaders to identify and address the unique economic development barriers of every major metropolitan area. Obama will provide additional resources to the federal Community Development Financial Institution Fund, the Small Business Administration and other federal agencies, especially to their local branch offices, to address community needs.

Invest in Rural Areas: Obama will invest in rural small businesses and fight to expand high-speed Internet access. He will improve rural schools and attract more doctors to rural areas.

OBAMA'S RECORD

Tax Relief for Low-Income Working Families

Obama created the Illinois Earned Income Tax Credit for low-income working families in 2000 and successfully sponsored a measure to make the credit permanent in 2003. The law offered about \$105 million in tax relief over three years.

Housing

In the Illinois State Senate, Obama championed multiple pieces of legislation to help low-income families find adequate affordable housing.

FOR MORE INFORMATION

Read the Speech:

http://www.barackobama.com/2007/07/18/remarks_of_senator_barack_obam_19.php

Read the Plan:

<http://www.barackobama.com/issues/fightingpoverty/>



BARACK OBAMA'S PLAN FOR UNIVERSAL VOLUNTARY PUBLIC SERVICE

“Your own story and the American story are not separate – they are shared. And they will both be enriched if we stand up together, and answer a new call to service to meet the challenges of our new century. ... I won't just ask for your vote as a candidate; I will ask for your service and your active citizenship when I am president of the United States. This will not be a call issued in one speech or program; this will be a cause of my presidency.”

-- Barack Obama, Speech in Mt. Vernon, Iowa, December 5, 2007

AT A GLANCE

Ask All Americans to Work Together to Meet Our Common Challenges

Obama will expand AmeriCorps to 250,000 slots and double the Peace Corps and dedicate these positions to addressing America's common challenges. He also will provide new service opportunities for working Americans and retirees.

Expand Service Learning

Obama will integrate service-learning into our schools to enable students to graduate college with as many as 17 weeks of service experience.

Bolster the Nonprofit Sector

By leveraging federal dollars, Obama will foster the use of best practices of the private sector to nurture innovation in the nonprofit sector.

THE PROBLEM

Americans Not Asked to Serve After 9/11

President Bush squandered an opportunity to mobilize the American people following 9/11 when he asked Americans only to go shopping.

Insufficient Federal Support for Service

While more than 500,000 people have served in AmeriCorps, the program turns away tens of thousands of applicants a year because of limited funding.

Need for More R&D in Nonprofit Sector

Research and development in the nonprofit sector is limited and there is a disconnect between charitable foundations that can fund innovation and the organizations on the ground that can test new concepts and bring them to scale.

BARACK OBAMA'S PLAN

Enable All Americans to Serve to Meet the Nation's Challenges

Expand Corporation for National and Community Service: Obama will expand AmeriCorps from 75,000 slots today to 250,000 and he will focus this expansion on addressing the great challenges facing the nation. He will establish a Classroom Corps to help teachers and students, with a priority placed on underserved schools; a Health Corps to improve public health outreach; a Clean Energy Corps to conduct weatherization and renewable energy projects; a Veterans Corps to assist veterans at hospitals, nursing homes and homeless shelters; and a Homeland Security Corps to help communities plan, prepare for and respond to emergencies.

Engage Retiring Americans in Service on a Large Scale: Older Americans have a wide range of skills and knowledge to contribute. Obama will expand and improve programs that connect individuals over the age of 55 to quality volunteer opportunities.

Expand the Peace Corps: Obama will double the Peace Corps to 16,000 by 2011. He will work with the leaders of other countries to build an international network of overseas volunteers so that Americans work side-by-side with volunteers from other countries.

Show the World the Best Face of America: Obama will set up an America's Voice Initiative to send Americans who are fluent speakers of local languages to expand our public diplomacy. He also will extend opportunities for older individuals such as teachers, engineers, and doctors to serve overseas.

Integrate Service into Learning

Expand Service-Learning in Our Nation's Schools: Obama will set a goal that all middle and high school students do 50 hours of community service a year. He will develop national guidelines for service-learning and will give schools better tools both to develop programs and to document student experience.

Green Job Corps: Obama will create an energy-focused youth jobs program to provide disadvantaged youth with service opportunities weatherizing buildings and getting practical experience in fast-growing career fields.

Expand YouthBuild Program: Obama will expand the YouthBuild program, which gives disadvantaged young people the chance to complete their high school education, learn valuable skills and build affordable housing in their communities. He will grow the program so that 50,000 low-income young people a year a chance to learn construction job skills and complete high school.

Require 100 Hours of Service in College: Obama will establish a new American Opportunity Tax Credit that worth \$4,000 a year in exchange for 100 hours of public service a year.

Promote College Serve-Study: Obama will ensure that at least 25 percent of College Work-Study funds are used to support public service opportunities instead of jobs in dining halls and libraries.

Invest in the Nonprofit Sector:

Social Investment Fund Network: Obama will create a Social Investment Fund Network to use federal seed money to leverage private sector funding to improve local innovation, test the impact of new ideas and expand successful programs to scale.

Social Entrepreneurship Agency for Nonprofits: Barack Obama will create an agency within the Corporation for National and Community Service dedicated to building the capacity and effectiveness of the nonprofit sector.

OBAMA'S RECORD

A Lifetime of Service

Obama began his career by moving to the South Side of Chicago to direct the Developing Communities Project. Together with a coalition of ministers, Obama set out to improve living conditions in poor neighborhoods plagued by crime and high unemployment. After graduating from law school, Obama passed up lucrative law firm jobs to head Project Vote, which helped register 150,000 new African American voters in Chicago, the highest number ever registered in a single local effort. Michelle Obama was founding executive director of Public Allies Chicago, a leadership development program that identifies and prepares talented young adults for careers serving the public good.

FOR MORE INFORMATION

Read the Speech:

http://www.barackobama.com/2007/12/05/obama_issues_call_to_serve_vow.php

Watch Excerpts of the Speech:

http://my.barackobama.com/page/community/post_group/ObamaHQ/CRHJ

Read the Plan:

<http://www.barackobama.com/pdf/NationalServicePlanFactSheet.pdf>



BARACK OBAMA'S PLAN TO STRENGTHEN CIVIL RIGHTS

“The teenagers and college students who left their homes to march in the streets of Birmingham and Montgomery; the mothers who walked instead of taking the bus after a long day of doing somebody else’s laundry and cleaning somebody else’s kitchen – they didn’t brave fire hoses and Billy clubs so that their grandchildren and their great-grandchildren would still wonder at the beginning of the 21st century whether their vote would be counted; whether their civil rights would be protected by their government; whether justice would be equal and opportunity would be theirs. ... We have more work to do.”

--Barack Obama
Speech at Howard University,
September 28, 2007

AT A GLANCE

Strengthen Civil Rights Enforcement:

Obama will staff the Civil Rights Division of the Justice Department with lawyers who prosecute civil rights violations, employment discrimination, and hate crimes instead of political cronies.

Protect the Right to Vote

Obama will remove discriminatory barriers to the right to vote.

Promote Fairness in the Criminal Justice System

Obama will work to ban racial profiling and eliminate disparities in criminal sentencing.

THE PROBLEM

Pay Inequity Continues

For every \$1.00 earned by a man, the average woman receives only 77 cents, while African American women only get 67 cents and Latinas receive only 57 cents.

Hate Crimes on the Rise

The number of hate crimes increased nearly 8 percent to 7,700 incidents in 2006.

Efforts Continue to Suppress the Vote

A recent study discovered numerous organized efforts to intimidate, mislead and suppress minority voters.

Disparities Continue to Plague Criminal Justice System:

African Americans and Hispanics are more than twice as likely as whites to be searched, arrested, or subdued with force when stopped by police. Disparities in drug sentencing laws, like the differential treatment of crack as opposed to powder cocaine, are unfair.

BARACK OBAMA'S PLAN

Strengthen Civil Rights Enforcement

Obama will reverse the politicization that has occurred in the Bush Administration’s Department of Justice. He will put an end to the ideological litmus tests used to fill positions within the Civil Rights Division.

Combat Employment Discrimination

Obama will work to overturn the Supreme Court’s recent ruling that curtails racial minorities’ and women’s ability to challenge pay discrimination. Obama will also pass the Fair Pay Act to ensure that women receive equal pay for equal work.

Expand Hate Crimes Statutes

Obama will strengthen federal hate crimes legislation and reinvigorate enforcement at the Department of Justice’s Criminal Section.

End Deceptive Voting Practices:

Obama will sign into law his legislation that establishes harsh penalties for those who have engaged in voter fraud and provides voters who have been misinformed with accurate and full information so they can vote.

End Racial Profiling

Obama will ban racial profiling by federal law enforcement agencies and provide federal incentives to state and local police departments to prohibit the practice.

Reduce Crime Recidivism by Providing Ex-Offender Support

Obama will provide job training, substance abuse and mental health counseling to ex-offenders, so that they are successfully re-integrated into society. Obama will also create a prison-to-work incentive program to improve ex-offender employment and job retention rates.

Eliminate Sentencing Disparities

Obama believes the disparity between sentencing crack and powder-based cocaine is wrong and should be completely eliminated.

Expand Use of Drug Courts:

Obama will give first-time, non-violent offenders a chance to serve their sentence, where appropriate, in the type of drug rehabilitation programs that have proven to work better than a prison term in changing bad behavior.

OBAMA RECORD

Record of Advocacy

Obama has worked to promote civil rights and fairness in the criminal justice system throughout his career. As a community organizer, Obama helped 150,000 African Americans register to vote. As a civil rights lawyer, Obama litigated employment discrimination, housing discrimination, and voting rights cases. As a state senator, Obama passed one of the country’s first racial profiling law and helped reform a broken death penalty system. And in the U.S. Senate, Obama has been a leading advocate for protecting the right to vote, helping to reauthorize the Voting Rights Act and leading the opposition against discriminatory barriers to voting.

FOR MORE INFORMATION ABOUT BARACK'S PLAN

Read the Plan

<http://www.barackobama.com/issues/votingrights/>

Read the Speech:

http://www.barackobama.com/2007/09/28/remarks_of_senator_barack_obam_26.php



BARACK OBAMA'S PLAN TO SECURE AMERICA AND RESTORE OUR STANDING

“When I am this party’s nominee, my opponent will not be able to say that I voted for the war in Iraq; or that I gave George Bush the benefit of the doubt on Iran; or that I supported Bush-Cheney policies of not talking to leaders that we don’t like. And he will not be able to say that I wavered on something as fundamental as whether or not it is ok for America to torture – because it is never ok. ... I will end the war in Iraq. ... I will close Guantanamo. I will restore habeas corpus. I will finish the fight against Al Qaeda. And I will lead the world to combat the common threats of the 21st century: nuclear weapons and terrorism; climate change and poverty; genocide and disease. And I will send once more a message to those yearning faces beyond our shores that says, “You matter to us. Your future is our future. And our moment is now.”

-Des Moines, Iowa,
November 10, 2007

AT A GLANCE

The War in Iraq

Obama is the only major candidate who had the judgment to oppose the Iraq War from the beginning. He will end the war responsibly by bringing our troops home within 16 months, pressing for a political solution to Iraq’s civil war, and launching the diplomatic and humanitarian initiatives that are needed to bring stability to Iraq.

Terrorism

Obama will fight terrorism and protect America with a comprehensive strategy that finishes the fight in Afghanistan, cracks down on the al Qaeda safe-haven in Pakistan, develops new capabilities and international partnerships, engages the world to dry up support for extremism, and reaffirms American values.

Iran

Obama has stood up against going to war with Iran, and called for a new approach. He will lead tough diplomacy with the Iranian regime, and offer Iran the choice of increased international pressure or incentives if it stops its disturbing behavior.

Renewing American Diplomacy

Obama will turn the page on the Bush-Cheney diplomacy of not talking to countries that we don’t like. He will talk to our foes as well as our friends, and he will restore American leadership and alliances abroad.

Nuclear Weapons

Obama has a bold agenda to reduce the threat of nuclear proliferation. He will secure loose nuclear materials from terrorists, and lead the world toward the goal of eliminating nuclear weapons.

21st Century Military

Obama will give the finest military in the world the support it needs to face the threats of the 21st century. He will expand our ground forces, develop new capabilities, and restore the trust between the commander in chief and those who serve.

ENDING THE WAR IN IRAQ

Judgment You Can Trust

As a candidate for the United States Senate in 2002, Obama put his political career on the line to oppose going to war in Iraq, and warned of “an occupation of undetermined length, with undetermined costs, and undetermined consequences.” Obama has been a consistent, principled and vocal opponent of the war in Iraq:

- In 2003 and 2004, he spoke out against the war on the campaign trail;
- In 2005, he called for a phased withdrawal of our troops;
- In 2006, he called for a timetable to remove our troops, a political solution within Iraq, and aggressive diplomacy with all of Iraq’s neighbors;
- In January 2007, he introduced legislation in the Senate to remove all of our combat troops from Iraq by March 2008.
- In September 2007, he laid out a detailed plan for how he will end the war as president.

Bring Our Troops Home

Obama will immediately begin to remove our troops from Iraq. He will remove one to two combat brigades each month, and have all of our combat brigades out of Iraq within 16 months. Obama will make it clear that we will not build any permanent bases in Iraq. He will keep some troops in Iraq to protect our embassy and diplomats; if al Qaeda attempts to build a base within Iraq, he will keep troops in Iraq or elsewhere in the region to carry out targeted strikes on al Qaeda.

Press Iraq’s leaders to reconcile

The best way to press Iraq’s leaders to take responsibility for their future is to make it clear that we are leaving. As we remove our troops, Obama will engage representatives from all levels of Iraqi society – in and out of government – to seek a new accord on Iraq’s Constitution and governance. The United Nations will play a central role in this convention, which should not adjourn until a new national accord is reached addressing tough questions like federalism and oil revenue-sharing.

Regional Diplomacy

Obama will launch the most aggressive diplomatic effort in recent American history to reach a new compact on the stability of Iraq and the Middle East. This effort will include all of Iraq’s neighbors – including Iran and Syria. This compact will aim to secure Iraq’s borders; keep neighboring countries from meddling inside Iraq; isolate al Qaeda; support reconciliation among Iraq’s sectarian groups; and provide financial support for Iraq’s reconstruction.

Humanitarian Initiative

Obama believes that America has a moral and security responsibility to confront Iraq’s humanitarian crisis – two million Iraqis are refugees; two million more are displaced inside their own country. Obama will form an international working group to address this crisis. He will provide at least \$2 billion to expand services to Iraqi refugees in neighboring countries, and ensure that Iraqis inside their own country can find a safe-haven.

IRAN

The Problem

Iran has sought nuclear weapons, supports militias inside Iraq and terror across the region, and its leaders threaten Israel and deny the Holocaust. But Obama believes that we have not exhausted our non-military options in confronting this threat; in many ways, we have yet to try them. That's why Obama stood up to the Bush administration's warnings of war, just like he stood up to the war in Iraq.

Opposed Bush-Cheney Saber Rattling

Obama opposed the Kyl-Lieberman amendment, which says we should use our military presence in Iraq to counter the threat from Iran. Obama believes that it was reckless for Congress to give George Bush any justification to extend the Iraq War or to attack Iran. Obama also introduced a resolution in the Senate declaring that no act of Congress – including Kyl-Lieberman – gives the Bush administration authorization to attack Iran.

Diplomacy

Obama is the only major candidate who supports tough, direct presidential diplomacy with Iran without preconditions. Now is the time to pressure Iran directly to change their troubling behavior. Obama would offer the Iranian regime a choice. If Iran abandons its nuclear program and support for terrorism, we will offer incentives like membership in the World Trade Organization, economic investments, and a move toward normal diplomatic relations. If Iran continues its troubling behavior, we will step up our economic pressure and political isolation. Seeking this kind of comprehensive settlement with Iran is our best way to make progress.

RENEWING AMERICAN DIPLOMACY

The Problem

The United States is trapped by the Bush-Cheney approach to diplomacy that refuses to talk to leaders we don't like. Not talking doesn't make us look tough – it makes us look arrogant, it denies us opportunities to make progress, and it makes it harder for America to rally international support for our leadership. On challenges ranging from terrorism to disease, nuclear weapons to climate change, we cannot make progress unless we can draw on strong international support.

Talk to our Foes and Friends

Obama is willing to meet with the leaders of all nations, friend and foe. He will do the careful preparation necessary, but will signal that America is ready to come to the table, and that he is willing to lead. And if America is willing to come to the table, the world will be more willing to rally behind American leadership to deal with challenges like terrorism, and Iran and North Korea's nuclear programs.

Israeli-Palestinian Conflict

Obama will make progress on the Israeli-Palestinian conflict a key diplomatic priority. He will make a sustained push – working with Israelis and Palestinians – to achieve the goal of two states, a Jewish state in Israel and a Palestinian state, living side by side in peace and security.

Expand our Diplomatic Presence

To make diplomacy a priority, Obama will stop shuttering consulates and start opening them in the tough and hopeless corners of the world – particularly in Africa. He will expand our foreign service, and develop the capacity of our civilian aid workers to work alongside the military.

Fight Global Poverty

Obama will embrace the Millennium Development Goal of cutting extreme poverty around the world in half by 2015, and he will double our foreign assistance to \$50 billion to achieve that goal. He will help the world's weakest states to build healthy and educated communities, reduce poverty, develop markets, and generate wealth.

Strengthen NATO

Obama will rally NATO members to contribute troops to collective security operations, urging them to invest more in reconstruction and stabilization operations, streamlining the decision-making processes, and giving NATO commanders in the field more flexibility.

Seek New Partnerships in Asia

Obama will forge a more effective framework in Asia that goes beyond bilateral agreements, occasional summits, and ad hoc arrangements, such as the six-party talks on North Korea. He will maintain strong ties with allies like Japan, South Korea and Australia; work to build an infrastructure with countries in East Asia that can promote stability and prosperity; and work to ensure that China plays by international rules.

NUCLEAR WEAPONS

A Record of Results

The gravest danger to the American people is the threat of a terrorist attack with a nuclear weapon and the spread of nuclear weapons to dangerous regimes. Obama has taken bipartisan action to secure nuclear weapons and materials:

- He joined Senator Dick Lugar in passing a law to help the United States and our allies detect and stop the smuggling of weapons of mass destruction throughout the world.
- He joined Senator Chuck Hagel to introduce a bill that seeks to prevent nuclear terrorism, reduce global nuclear arsenals, and stop the spread of nuclear weapons.
- And while other candidates have insisted that we should threaten to drop nuclear bombs on terrorist training camps, Obama believes that we must talk openly about nuclear weapons – because the best way to keep America safe is not to threaten terrorists with nuclear weapons, it's to keep nuclear weapons away from terrorists.

Secure Loose Nuclear Materials from Terrorists

Obama will secure all loose nuclear materials in the world within four years. While we work to secure existing stockpiles of nuclear material, Obama will negotiate a verifiable global ban on the production of new nuclear weapons material. This will deny terrorists the ability to steal or buy loose nuclear materials.

Strengthen the Nuclear Non-Proliferation Treaty

Obama will crack down on nuclear proliferation by strengthening the Nuclear Non-Proliferation Treaty so that countries like North Korea and Iran that break the rules will automatically face strong international sanctions.

Toward a Nuclear Free World

Obama will set a goal of a world without nuclear weapons, and pursue it. Obama will always maintain a strong deterrent as long as nuclear weapons exist. But he will take several steps down the long road toward eliminating nuclear weapons. He will stop the development of new nuclear weapons; work with Russia to take U.S. and Russian ballistic missiles off hair trigger alert; seek dramatic reductions in U.S. and Russian stockpiles of nuclear weapons and material; and set a goal to expand the U.S.-Russian ban on intermediate-range missiles so that the agreement is global.

BUILDING A 21ST CENTURY MILITARY

The Problem

The excellence of our military is unmatched. But as a result of a misguided war in Iraq, our forces are under pressure as never before. Obama will make the investments we need so that the finest military in the world is best-prepared to meet 21st-century threats.

Rebuild Trust

Obama will rebuild trust with those who serve by ensuring that soldiers and Marines have sufficient training time before they are sent into battle.

Expand the Military

We have learned from Iraq that our military needs more men and women in uniform to reduce the strain on our active force. Obama will increase the size of ground forces, adding 65,000 soldiers to the Army and 27,000 Marines.

New Capabilities

Obama will give our troops new equipment, armor, training, and skills like language training. He will also strengthen our civilian capacity, so that our civilian agencies have the critical skills and equipment they need to integrate their efforts with our military.

Strengthen Guard and Reserve

Obama will restore the readiness of the National Guard and Reserves. He will permit them adequate time to train and rest between deployments, and provide the National Guard with the equipment they need for foreign and domestic emergencies. He will also give the Guard a seat at the table by making the Chief of the National Guard a member of the Joint Chiefs of Staff.

BIPARTISANSHIP AND OPENNESS

The Problem

Under the Bush administration, foreign policy has been used as a political wedge issue to divide us – not as a cause to bring America together. And it is no coincidence that one of the most secretive administrations in history has pursued policies that have been disastrous for the American people. Obama strongly believes that our foreign policy is stronger when Americans are united, and the government is open and candid with the American people.

A Record of Bringing People Together

In the Senate, Obama has worked with Republicans and Democrats to advance important policy initiatives on securing weapons of mass destruction and conventional weapons, increasing funding for nonproliferation, and countering instability in Congo.

Consultative Group

Obama will convene a bipartisan Consultative Group of leading members of Congress to foster better executive-legislative relations and bipartisan unity on foreign policy. This group will be comprised of the congressional leadership of both political parties, and the chair and ranking members of the Armed Services, Foreign Relations, Intelligence, and Appropriations Committees. This group will meet with the president once a month to review foreign policy priorities, and will be consulted in advance of military action.

Getting Politics out of Intelligence

Obama would insulate the Director of National Intelligence from political pressure by giving the DNI a fixed term, like the Chairman of the Federal Reserve. Obama will seek consistency and integrity at the top of our intelligence community – not just a political ally.

Change the Culture of Secrecy

Obama will reverse President Bush's policy of secrecy. He will institute a National Declassification Center to

make declassification secure but routine, efficient, and cost-effective.

Engaging the American People on Foreign Policy

Obama will bring foreign policy decisions directly to the people by requiring his national security officials to have periodic national broadband town hall meetings to discuss foreign policy. He will personally deliver occasional fireside chats via webcast.

ON AFRICA

Stop the Genocide in Darfur

Barack Obama has been a leading voice urging the Bush Administration to take stronger steps to end the genocide in Sudan. He worked with Senator Sam Brownback (R-KS) to pass the Darfur Peace and Accountability Act. Obama has traveled to the United Nations to meet with Sudanese officials and visited refugee camps on the Chad-Sudan border to raise international awareness of the ongoing humanitarian disaster there. He also worked with Senator Harry Reid (D-NV) to secure \$20 million for the African Union peacekeeping mission. Obama believes the United States needs to lead the world in ending this genocide, including by imposing much tougher sanctions that target Sudan's oil revenue, implementing and helping to enforce a no-fly zone, and engaging in more intense, effective diplomacy to develop a political roadmap to peace. The international community must, over the Sudanese regime's protests, deploy a large, capable UN-led and UN-funded force with a robust enforcement mandate to stop the killings.

FOR MORE INFORMATION ABOUT BARACK'S PLAN

Read the Speech and Learn More About Barack Obama's Plan on Iraq and Iran

http://www.barackobama.com/2007/09/12/remarks_of_senator_barack_obam_23.php
<http://www.barackobama.com/issues/iraq/>

Read the Speech on Nuclear Weapons and Diplomacy

http://www.barackobama.com/2007/10/02/remarks_of_senator_barack_obam_27.php

Read the Speech on Counter-Terrorism Strategy

http://www.barackobama.com/2007/08/01/remarks_of_senator_obama_the_w_1.php

Read the Speech on Restoring American Leadership

http://www.barackobama.com/2007/04/23/the_american_moment_remarks_to.php/

“Keeping faith with those who serve must always be a core American value and a cornerstone of American patriotism. Because America’s commitment to its servicemen and women begins at enlistment, and it must never end.”

– Barack Obama, Speech in Kansas City, MO, August 21, 2007.



BARACK OBAMA'S PLAN TO KEEP OUR SACRED TRUST WITH VETERANS

AT A GLANCE

A Sacred Trust

Barack Obama believes America has a sacred trust with our veterans. He is committed to creating a 21st Century Department of Veterans' Affairs that provides the care and benefits our nation's veterans deserve.

Help for Returning Service Members

Obama will improve the quality of health care for veterans, rebuild the VA's broken benefits system, and combat homelessness among veterans.

Improved Mental Health Treatment

Obama will improve mental health treatment for troops and veterans suffering from combat-related psychological injuries.

THE PROBLEM

Wounded Troops Suffer

The Walter Reed scandal showed that we don't always provide returning service members with the care they deserve.

Veterans Budget Shortfalls

In 2005, a multi-billion dollar VA funding shortfall required Congress to step in and bail out the system.

Benefits Bureaucracy is Broken

There are currently more than 400,000 claims pending with the Veterans Benefits Administration. VA error rates have grown to more than 100,000 cases a year.

There is a Shortage of Care for PTSD

Veterans are coming home with record levels of combat stress, but we are not adequately providing for them.

BARACK OBAMA'S PLAN

Ensure a Seamless Transition

Obama will demand that the military and the VA coordinate to provide a seamless transition from active duty to civilian life.

Fully Fund VA Medical Care

Barack Obama will fully fund the VA so it has all the resources it needs to serve the veterans who need it, when they need it. Obama will establish a world-class VA Planning Division to avoid future budget shortfalls.

Allow All Veterans Back into the VA

One of Obama's first acts will be reversing the 2003 ban on enrolling modest-income veterans, which has denied care to a million veterans.

Strengthen VA Care

Obama will make the VA a leader of national health care reform so that veterans get the best care possible. He will improve care for polytrauma vision impairment, prosthetics, spinal cord injury, aging, and women's health.

Improve Mental Health Treatment

Obama will improve mental health care at every stage of military service. He will recruit more health professionals, improve screening, offer more support to families and make PTSD benefits claims fairer.

Improve Care for Traumatic Brain Injury

Obama will establish standards of care for Traumatic Brain Injury, the signature injury of the Iraq war.

Expand Vet Centers

Obama will expand and strengthen Vet Centers to provide more counseling for vets and their families.

Fix the Benefits Bureaucracy

Obama will hire additional claims workers, and improve training and accountability so that VA benefit decisions are rated fairly and consistently. He also will make the paper benefit claims process an electronic one to reduce errors and improve timeliness.

Combat Homelessness among Our Nation's Veterans

Obama will establish a national "zero tolerance" policy for veterans falling into homelessness by expanding proven programs and launching innovative services to prevent veterans from falling into homelessness.

Fight Veterans Employment Discrimination

Obama will crack down on employers who commit job discrimination against guardsmen and reservists.

OBAMA RECORD

Record of Advocacy

As a member of the U.S. Senate Committee on Veterans' Affairs, Obama passed legislation to improve care and slash red tape for our wounded warriors recovering at places like Walter Reed. He passed laws to help homeless veterans and offered an innovative solution to prevent at-risk veterans from falling into homelessness. Obama led a bipartisan effort in the Senate to try to halt the military's unfair practice of discharging service members for having a service-connected psychological injury. He fought for fair treatment of Illinois veterans' claims and forced the VA to conduct an unprecedented outreach campaign to disabled veterans with lower than-average benefits. Obama passed legislation to stop a VA review of closed PTSD cases that could have led to a reduction in veterans' benefits. He passed an amendment to ensure that all service members returning from Iraq are properly screened for traumatic brain injuries. He introduced legislation to direct the VA and Pentagon to fix disjointed records systems and improve outreach to members of the National Guard and Reserves.

FOR MORE INFORMATION ABOUT BARACK'S PLAN

Read the Speech

http://www.barackobama.com/2007/08/21/remarks_of_senator_obama_a_sac.php

Read the Plan

<http://www.barackobama.com/pdf/VeteransFactSheet.pdf>

Join Veterans for Obama

<http://my.barackobama.com/page/content/vetshome>

FOR MORE INFORMATION:
WWW.BARACKOBAMA.COM

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