

Housing and Mortgages, Tax Relief, Job Growth and Coping With the Impacts of Trade: What the Candidates for U.S. Senate Have to Say

U.S. Sen. Elizabeth Dole, R-N.C.



Salisbury; first elected to U.S. Senate in 2002; Committees: Aging, Armed Services, Banking, Housing and Urban Affairs, Small Business and Enterprise; former secretary of the U.S. Department of Transportation and Department of Labor.

Housing and Mortgages: Reform the Government Sponsored Enterprises...

Sponsored Enterprises, a program that provides financial support to targeted sections of the economy; modernize the Federal Housing Administration, which insures home mortgages and project mortgages; set aside \$150 million to provide pre-foreclosure counseling for homeowners; expand the number of home loans eligible for early disclosures under the Truth in Lending Act...

ing agreements with consumers; establish a toll-free hotline to handle consumer's banking questions; help returning soldiers avoid disclosures on their homes.

Tax Relief: Make the 2001 and 2003 tax cuts permanent; increase the domestic manufacturing tax credit by 10 percent, which will reward companies manufacturing their products within the United States; reduce the highest corporate tax rate to 25 percent; provide a three-year carryback for

general business credits; increase the child tax credit and the earned income tax credit to assist low-income families.

Job Growth: Reduce frivolous litigation that could impede business and job growth by implementing a cap on how many non-economic damages, punitive damages and small business awards can be collected and by reforming product and medical liability.

Trade expansion impacts: Expand the Trade Adjustment

Assistance program, which helps workers displaced by technological developments diversify their skills and find new employment, by doubling the funds available for training; increase health care tax credits for those workers displaced by trade developments; support mandating the approval of displaced textile workers for Trade Adjustment Assistance benefits.

Legislation: Supported the Peru Free Trade Agreement, which she said will increase North Carolina

exports in agriculture, textiles and other manufacturing industries; supported the DR-CFTA agreement, which she said strengthens North Carolina exports, creates new jobs and saves existing ones; authored legislation that requires better training of personnel who work with domestically produced, manufactured or home-grown products; secured \$2 million for a textile tracer initiative, which she says would mark legal goods and keep out illegally smuggled textiles.

N.C. Sen. Kay Hagan, D-Guilford



Greensboro; first elected to N.C. Senate in 1998; Committees: Appropriations, Education/Public Instruction, Commerce, Small Business and Entrepreneurship, Health Care; Guilford County Campaign Manager for former Gov. Jim Hunt

Housing and Mortgages: Allow homeowners who do not qualify for tax deductions to invoke a standard mortgage interest deduction on their tax forms; extend U.S. Congress's first-time home ownership tax credit for another year and increase the maximum credit from \$7,500 to \$10,000; promote accountability and oversight from both the borrower and the lender in order to help families purchase homes and promote stability within communities; encourage public-private partnerships to renovate neighborhoods and turn

foreclosed properties into affordable rental or ownership units to prevent losses in home value.

Tax Relief: Wants to make tax cuts targeted toward middle class families permanent and repeal President Bush's tax cuts for the top one percent of earners; implement a standardized tax credit equal to 40 percent of child care costs for all middle and working class families; simplify and enhance the college tuition tax credit system by establishing a single tax credit worth \$5,000 a year for four years that would replace the

current system; simplify tax filing.

Job Growth: Wants legislation that will increase the tax deduction allowed for start-up costs of small businesses from \$5,000 to \$7,500; supports the Small Business Administration's loan program, which allows banks to make specialized loans to small business owners guaranteed by the SBA; reauthorization of SBA legislation that increases the maximum amount of loans for small businesses; enhance tax-deferred savings options that will allow businesses to put money aside during

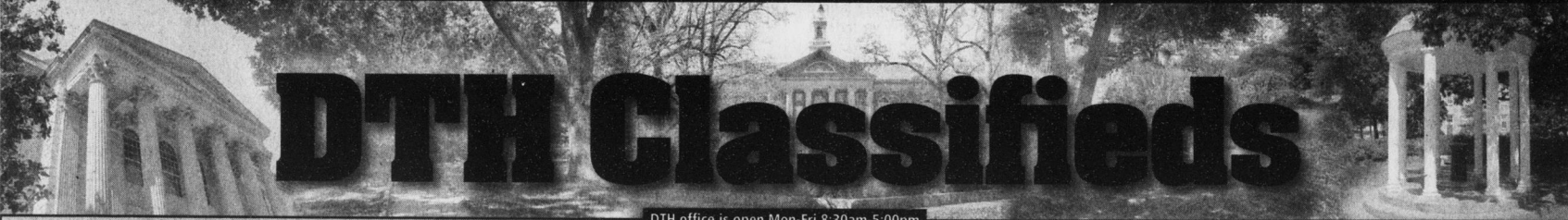
good times and draw on those funds during periods of economic distress.

Trade expansion impacts: Wants to give the Department of Justice authority on trade markets to ensure that American companies have fair access to foreign markets and are protected from unfair competition; create a position to oversee trade enforcement, protect, expand and modernize the Trade Adjustment Assistance program, which helps workers displaced by technological developments diversify their skills and find new employment.

Legislation: Voted to increase the minimum wage; sponsored legislation in the N.C. Senate that required the teaching of a financial literacy curriculum in state high schools; voted to provide funding for the Rural Economic Development Center; voted to establish the Trade Jobs for Success initiative to work with the community college system to provide job training for displaced workers; supported in-state relocation assistance and incentives for employers who hire workers displaced by international trade.

COMPILED BY OLIVIA HAMMILL

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Child Care Wanted

AFTER SCHOOL TRANSPORTATION NEEDED ASAP. Need reliable driver for after school transportation in Chapel Hill, South Durham area. Tu-Th 3 weeks, mo. \$10/day. Please contact via email, ktm22796@yahoo.com, if interested.

AFTER SCHOOL PICK UP AND HOMEWORK HELP. Responsible person with own car for 9 year-old girl and 11 year-old boy. M-Th, 3-5pm. Pay \$15/hr plus gas money. Please email bilhorn@bellsouth.net or call 919-932-9563 for details.

BABYSITTER WANTED. Wednesdays 2:15-5:30pm to drive and chaperon my boys, 8 and 4, from our home in Southern Village to math class and karate after school starting November 10th. Can drive our minivan or your car. \$10/hr (+ gas money if you drive your car). Prefer someone who has excellent driving record, is outgoing and comfortable being firm when needed. Please email info about yourself, your interests and work experience to emilymartine@mindspring.com. Thank you!

PART-TIME NANNY needed Wednesday, Thursday, Friday afternoons for 2 preschoolers. Must have car and be willing to play. Please call if interested. 919-933-4926.

Announcements

The AIDS Course

AIDS: Principles, Practices, Politics Spring, Tuesday 5:30-6:45pm One Credit • Pass Fail Enroll in Public Health 420 Section 1 (Undergrad) or Section 2 (Graduate) An hour of credit for a lifetime of knowledge!

WOMEN WITH SEVERE PMS NEEDED FOR RESEARCH

We need women who: • Have premenstrual emotional symptoms severe enough to interfere with normal functioning and/or disrupt relationships. • Experience symptoms that begin one to two weeks before menstruation and completely go away when menstruation begins. • Have a symptom-free time of the month. • Are between the ages of 18-45

The UNC Center for Women's Mood Disorders has multiple research studies for women with PMS. These studies offer free evaluation and in some cases free study related medication and/or monetary compensation. Please call Katherine at 919-966-9640

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• 1 1/2 miles to UNC • 2BR/1 1/2 BA with 923 sq/ft \$630/month • 3BR/2BA with 1212 sq/ft \$735/month • Rent includes water • Very QUIET complex on "N" busline

Real Estate Associates 919-942-7806 www.bolinwoodcondos.com

For Rent

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New all student complex. 6BR/3BA and 4BR/3BA. Now signing 2009 leases. Great location for your taigate parties. www.HowellStreet.com. 919-933-8144.

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Announcements

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REALLY NICE 6BR/5BA townhouse on busline. Large bedrooms, hardwood floors, W/D, dishwasher, all appliances. Free parking, storage and trash pick up. \$400/mo. Available May or August 2009. 933-0983 or 451-8140.

For Sale

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Great for lizards! Tank dimensions: 12" deep, 20.75" tall, 2" wide. Cabinet dimensions: 12" deep, 28" tall, 2" wide. Tank fits snugly onto cabinet top (made to go together). This is a fantastic tank for climbing reptiles since it is quite tall. My anoles loved it. Cabinet has lots of storage space. Comes with metal mesh lid. \$65. I can email a photo. Call 843-5886.

ELECTRIC BICYCLES

Special \$895. Powabyke! Come and take a test ride. 1201-C Raleigh Road (Glen Lennox Center.), Tar Heel Medical Supply, 919-969-2669.

Help Wanted

SURVEY TAKERS NEEDED: Make \$5-\$25 per survey. Do it in your spare time. www.GetPaidToThink.com.

INSTRUCTORS NEEDED: Carboro Recreation and Parks Department has immediate openings for a dance instructor to teach youth and teens classes. An hourly rate is paid based on experience and qualifications. Classes will be held on Mondays and Thursdays at the Century Center from 3-6pm. Contact Wendell Rodgers at 918-7371 for more information.

YOUTH BASKETBALL. Part-time staff officials and volunteer coaches are needed at the YMCA! Season begins January 10th, but preparations are already underway. Opportunities abound, so work or volunteer with a friend! Contact Mike Meyen, mmeyen@chymc.org, 919-442-9622, for additional information.

CENTER FOR DRUG DISCOVERY AT DUMC is seeking an electrophysiologist with experience utilizing patch clamp techniques to join our Huntington's Disease project. Contact McLean Bolton, bolton@neuro.duke.edu.

AWESOME TOY STORE is now hiring. Have fun and make money too! Apply in person. Must be OUTGOING! learningexpressnc@msn.com. Call for directions. 919-401-8480.

CARBORO BASKETBALL OFFICIALS: Part-time, temporary. Needed October thru February. Previous experience and/or sound basketball knowledge preferred. 2-10 games/wk, M-F evenings, with Saturday afternoon make ups. Flexible scheduling. \$16.50-\$21.50 per game. Open until filled. For an application, contact HR, 301 West Main Street, Carboro, NC 27510, 918-7320 or visit our website at www.townofcarboro.org. EOE.

ENGLISH: Looking for reliable assistant with solid understanding of English language to create a range of exercises for English website. Must be able to make a daily commitment. Paying \$6-16 per completed exercise. Email: nisimo99@gmail.com.

FULL-TIME AND PART-TIME servers and cashiers needed at Mama Dip's Restaurant. Experience not necessary, but a plus. Also looking for line servers, experience is a must. Apply in person, 408 West University Street. No phone calls please.

Help Wanted

Residential Services, Inc.

Want to earn extra money on the weekends? Work with children and adults with Autism and other developmental disabilities, helping them achieve their personal goals. Earn extra money and gain valuable experience! Weekend shifts available \$10.40/hr.

APPLY ONLINE by visiting us at: www.rsi-nc.org

Help Wanted

LIGHT YARD WORK. Easy walk from campus. \$10/hr. 919-929-7488.

MATH TUTOR: Algebra II tutor needed for high school student at CHS. Preferably a math or science major. Call Ariene in Carboro at 919-967-6855.

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GRAD STUDENTS NEEDED: The Learning Center needs 1 or 2 students to teach a 5 week GMAT course &/or two 5 week GRE prep courses for the spring 2009 semester. (see course schedules at learningcenter.unc.edu). Instructor(s) will be paid \$1,000/course. Contact: shanbley@email.unc.edu, 962-4001.

EDUCATION: Afternoon assistant teacher for Chapel Hill Day Care Center needed M-F until 6pm (starting hours can vary according to your class schedule). Must be willing to get TB test, CPR and First Aid training. Email chdccc@bellsouth.net, 919-929-3585.

UNC STUDENT STORES is hiring dependable temporary employees for the textbook buyback and rush periods, December 5-12 and January 9-17, with some work available over break. Excellent customer service skills and punctuality a must! Apply in person at the 3rd floor textbook service desk. EOE/AEE.

EGG DONORS NEEDED. UNC Health Care seeking healthy, non-smoking females: 18-32 to become egg donors. \$2,500 compensation for COMPLETED cycle. All visits and procedures to be done local to campus. For written information, please call 919-966-1150 ext. 5 and leave your current mailing address.

FUN AND ACTIVE 16 YEAR-OLD male with autism seeking mentor. Must have some weekend hours available and own transportation. Meals provided for care provider. Activities include, but are not limited to, bike riding, bowling, swimming, tennis, racquetball. No experience necessary, but pay is based on experience with potential for pay increases. Please call Faith at 919-932-9414.

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LOOKING TO BUY A HOME?

Now is a great time! Make the process easy with a buyers agent. Call REALTOR, Arlette Dumke with Coldwell Banker HPW for information. 919-401-7658.

Lost & Found

CONDO SALE. 1BR, \$109,000. 2BR, \$139,900. 1.5 miles from UNC. Fully renovated, granite, SS. On busline. 919-795-0512.

LOST: LAPTOP. Missing Compaq Notebook PC laptop on Pine Street, Carboro. 10:5 late in evening. Reward offered. 443-995-9814.

LOST: RETAINER. Green, metal binding. Says "A. Cook" on bottom. 704-267-8565.

LOST: DORM KEYS on San Diego key chain. Call 919-538-1297.

Personals

B'BALL STAR: Thanks for teaching me so much about living with HIV! Now I'm learning more in the AIDS Course, Spring, Tuesdays, 5:30-6:45pm, one credit. Enroll in Public Health 420, Section 1 (Undergrad) or Section 2 (Graduate). Yours, Tar Heel on the Rebound.

Photography

ARTISTIC FIGURE PHOTOGRAPHY. Interested in elegant and artistic photography? Seeking female models who want to create great images. You keep all. I am easy to work with. Portfolio: modelmayhem.com/240399, jja90@hotmail.com, 940-597-4981.

Services

PERSONAL STATEMENT AID. My personal statements got me into top graduate programs. I'll help you do the same for just \$60/statement. Email me: YourBestStatement@gmail.com.

Sublets

1BR, \$540/MO. 3 female roommates. Utilities included with great facilities. Private bathroom, furnished. January 2009 through end of semester. 5 minute walk to busline. 919-753-7258.

Sublets

1 ROOM, 3 MINUTE WALK TO FRANKLIN. Sublet for spring, possibly summer. Great duplex, \$500/mo. 2 awesome guy roommates, parking, high speed internet, W/D, big screen TV, full furnished room and kitchen, great location. 720-244-2474.

MALE STUDENT LOOKING for non-smoking student for 2BR apartment 0.5 mile from UNC thru July 2009. \$375/mo. plus 1/2 utilities. Stratford Hills apartment complex. 919-844-7467.

Travel/Vacation

BAHAMAS SPRING BREAK

\$189 for 5 DAYS or \$239 for 7 DAYS. All prices include: Round trip luxury cruise with food. Accommodations on the island at your choice of thirteen resorts. Appalachia Travel. www.BahamasSun.com, 800-867-5018.

Volunteering

SPECIAL OLYMPICS SWIM COACH volunteers needed for youth program. 40 minute classes run on M/W mornings, Tu/Th afternoons, now through 12/3. No experience is necessary. Register at 968-2787 ext. 204 or email clanigan@townofchapellhill.org.

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HOROSCOPES

If October 28th is Your Birthday... You're a powerhouse this year. Figure out what you want and make a plan to get it. You could just about conquer the world, but for that you'll need more players, which you can get.

To get the advantage, check the day's rating: 10 is the easiest day, 0 the most challenging.

Aries (March 21-April 19) Today is a 7 - Your money seems to be going out faster than it's coming in. Plug as many leads as you can. Stop paying for stuff you don't want, need or even use. There's a bunch of that around.

Taurus (April 20-May 20) Today is a 7 - You're lucky to have a good friend teaching you the game. That's the person who's pushing you ahead, by the way, not the one trying to push you down. Just in case there was any doubt.

Gemini (May 21-June 21) Today is an 8 - You're being pushed to produce more and more in less time. This is making you tough, but don't lose track of your objective. Keep practicing and improving your skills. Someday you'll be a star.

Cancer (June 22-July 22) Today is an 8 - Express your love, but not in a way that will cost you a lot of money. Passion is highly favored, but financial dealings are not. Proceed with caution.

Leo (July 23-Aug. 22) Today is a 6 - This would be a good day to stay home and work on household projects. Let your partner or business associates take care of the other stuff. You have to fix something.

Virgo (Aug. 23-Sept. 22) Today is an 9 - Sometimes you're over-taken by an obsession. You can't get it out of your mind. Hopefully, this is something you'll be able to use in business, but you may seek cheesecake, too!

Libra (Sept. 23-Oct. 22) Today is an 8 - Money's coming in, thanks to all your tireless efforts. Don't buy toys with it yet. You aren't getting all that much. Only replenish necessities for a while longer.

Scorpio (Oct. 23-Nov. 21) Today is an 8 - How about doing something that makes you feel better about yourself? A new outfit, a trip to the spa? Get something you've been wanting. Go for it!

Sagittarius (Nov. 22-Dec. 21) Today is a 7 - The more information you uncover, the more thought you have to give to actions and possible consequences. Don't rush into anything. Take time to review your options.

Capricorn (Dec. 22-Jan. 19) Today is an 8 - Meetings should be lively, but don't bet on a consensus. People feel strongly about all the issues, three or four different ways. Keep track of the costs; they're likely to overlook that little detail.

Aquarius (Jan. 20-Feb. 18) Today is a 7 - Concentrate on business; there are big decisions to be made. If you don't get involved, your opinions won't be considered. You hate it when that happens. Speak up! You have something to say.

Pisces (Feb. 19-March 20) Today is a 7 - Far horizons beckon, but there's something preventing you from slipping out of your moorings and sailing away. It can't keep you from planning, though. Study the charts and store away provisions.

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