



The Insider

www.senate.michigan.gov/switalski

Inside State Politics with State Senator Mickey Switalski Senate District 10

November 21, 2008

Welcome to the electronic version of *The Insider*. I would like to take the opportunity to thank you for your support and giving me an opportunity to represent you in the Michigan Senate. It is my sincere hope that this bi-weekly e-newsletter will keep you informed of the happenings in Lansing while staying true to the traditional style of *The Insider*. If you would like to contact me, please feel free to e-mail me at senmswitalski@senate.michigan.gov or call me at my Roseville or Lansing office. You can also meet me in person during my constituent hours, coming to a location near you. Call my office and make an appointment or just walk in. See schedule for details.

Mickey's Blog: A Prayer for Cooperation

Under the Rules of the Senate, each member, on a rotating basis, is called upon to give the Invocation or prayer at the start of the daily session. By chance, my turn came on the day after the November 2008 Election. I felt privileged to have had the opportunity to offer a prayer on that important day.

A vote in the Senate is called a "division." But in a democracy, a division yields a decision. And after the decision, responsible people stop fighting and arguing, and hopefully start working together to implement the decision fairly.

It was in this spirit that I offered the following prayer (as printed in the Senate Journal on November 5, 2008):

"Good morning, Lord. Once again, Lord, You have made all things new. Since the sun set yesterday, the whole world has changed. Things that we thought we knew, we now know are not so. Excuse us, Lord, while we take a moment to stare in wonder at this new day that You have made.

We made a big decision last night. We chose new leaders. But I heard Your inspiration in the words of one of the people we did not choose. My friend, John McCain, who You know I have voted for twice, gave a magnificent concession speech last night, gracious in defeat, with an appreciation of the historic moment, and with a pledge to support our new President in finding ways to bridge our differences and find solutions to our problems.

Lord, many of us who voted for President Obama love John McCain. Let him know that we respect the work he has done. Just because we didn't vote for him is not a rejection. I think from his words last night, he already knows that. Lord, help him show us what it means to be the loyal opposition.

Today is a day of redemption. Americans have been prisoners for centuries of an evil legacy. Slavery made prisoners of both master and slave. Today that power seems irreversibly broken, and that sin has been washed away. Today all men and women are brothers and sisters. We have lived up to our ideals that we are all God's children, equal in Your eyes. We have chosen according to individual merits and not race or skin color. We have been liberated.

We still have great problems to solve, Lord. As President-elect Obama said, the decision we made last night is not in itself the change we seek. But it creates the opportunity, the possibility that we can fix our problems. We need Your help and inspiration, and we need to work together to do that. Lord, help us to do that. Amen.”

I believe my prayer has been heard. The good Lord has inspired Mr. Obama to meet with two of his chief campaign rivals, Senator McCain and Senator Clinton. They talked and worked on common interests. Such meetings between winner and loser are unprecedented. But they reflect exactly the magnanimous spirit I petitioned for with my prayer.”

Mickey's Notes and Updates

HAVE A SAFE AND HAPPY THANKSGIVING

This Thursday, our country will unite to celebrate Thanksgiving, a holiday that has been celebrated since the early 1600s. This special day is celebrated many ways. To some, it is about watching football or the Macy's Thanksgiving Day Parade as the turkey roasts in the oven; and to others, it is about devoting their day to helping others who are less fortunate and may have fallen upon hard times. Many churches and other charitable organizations throughout the state sponsor dinners and open their doors to the homeless and the needy and they can always use your help.

However you choose to spend the day, take a moment to reflect and give thanks for what you have and for our country.

SUPPORT YOUR LOCAL FOOD BANK

Now is a wonderful time to help those in our community who may be struggling to put food on the table. The Food Bank Council of Michigan (FBCM) gathers food and funds to help stock Michigan's member food banks which serve people in all 83 counties of the state. FBCM and its food bank members help ensure there is a unified system in place to serve the pantries, kitchens, and shelters that are the front line in feeding and nourishing individuals on a daily basis.

To learn how you can support your local food bank this holiday season, visit: <http://www.fbcmich.org>.

PROTECT YOURSELF FROM IDENTITY THEFT THIS HOLIDAY SEASON

Chances are, you'll be doing some holiday shopping in the next few weeks or, if you're brave, bearing the crowds on Black Friday to get special deals. Our stores and shopping malls may be filled with decorations and holiday joy, but that doesn't mean that identity theft crimes come to a halt. The time between Thanksgiving and Christmas is the busiest shopping season of the year and with more shoppers frequenting stores and making online purchases, it's important to take extra precaution to be sure your personal information is kept safe.

Here are five easy steps consumers can use to prevent identity theft during the holiday shopping season:

- Monitor the balances of your financial accounts. Look for unexplained charges or withdrawals.
- Track what mail you receive or don't receive. Failing to receive bills or other mail may signal an address change by an identity thief, as does receiving credit cards for which you did not apply.
- Order credit reports from the three major credit reporting bureaus. Federal law allows consumers to get one free credit report a year from each of the three bureaus and to purchase additional copies of their credit scores for a reasonable price.
- Guard the use of your Social Security number. When asked for it, ask why you need to provide it and how it will be used. Don't give it out if you don't have to.
- Invest in a cross-cut or diamond-cut paper shredder. Destroy credit card applications, expired credit cards, checks, receipts, and insurance documents you don't need to keep. Shred any document that lists any identifying information about you.

IT'S SOONER THAN YOU THINK: TV CONVERTER BOX DEALS

As you've probably heard by now, the nationwide change to digital television will take place on February 17, 2009. That's a problem for many, because anyone using an old-style antenna - and doesn't have a TV set fed by cable service, satellite dish, or telephone provider - won't get a signal unless they buy a new television or a converter box that attaches to the antenna. Converter boxes will cost \$50-\$70, but every household can receive two coupons- good for a \$40 discount. These coupons take time to process, so it's important to get your order in by December 15, 2008. For details and coupons, call the info line sponsored by the National Association of Broadcasters at (toll-free) 888-388-2009, or go to <http://www.dtvanswers.com>.

HOUSE OF REPRESENTATIVES PASSES FORECLOSURE PREVENTION BILLS

Late last week, the Michigan House passed House Bills 6614 and 6615 that could halt foreclosures for those with subprime loans. HB 6615 would create the Home Foreclosure Prevention Act and HB 6614 would amend the Revised Judicature Act to allow a court to dismiss or delay a foreclosure action under certain circumstances. The Senate Banking Committee also recently took a step toward halting foreclosures by moving legislation that allows registers of deeds to disclose how much is owed on a foreclosed house. Senate Bill 1390 could allow more people to buy back their homes in the six-month period the law allows before foreclosures are finalized. For more information on these bills, log on to www.michiganlegislature.org and then type in the bill number.

There is also legislation introduced earlier this session that would establish the longest period of foreclosure protection of any state in the country, while also providing important safeguards for the lending industry. According to this bill, during the two-year moratorium period, the property owner is still required to pay, but can make reduced payments while working to stabilize their financial situation. This protects lenders who would not receive any payment otherwise, and keeps citizens in their homes, preventing home vacancy and vandalism and stopping property values from dropping further.

Mickey's Letter Bag

Dear Senator Michael Switalski,

I am seventeen years of age and I attend Stevenson High School in Sterling Heights. During my sophomore year, I took Geometry. In the beginning, I didn't have too many problems. But as we progressed it became really difficult for me. I ended up barely passing first semester with a D-. For my second semester, I took Applied Geometry and I proudly passed with an A.

Now, during my junior year, I am in regular Algebra 2. I didn't think I would have issues because I maintained a C in Algebra 1. I've talked to my counselor about switching out, but she told me that there aren't any applied classes. I plan to go to college when I graduate but in order to do that I have to get good grades. I'm a pretty intelligent student, in all of my other classes I have A's and B's. My math teacher is phenomenal! She knows what she's doing and she teaches well. I don't sleep or text in class like many others, I listen, take notes and ask questions.

Last year, I learned the same material as the normal classes but not as fast. Studies have shown that we all learn differently. If students go the entire year without comprehending what we're suppose to be learning, our test scores will be low. That makes us, the schools, and the state look bad. There are so many different ways to learn. Some people learn at a faster pace and some, like me, are a little slower. I would like to know why the applied classes are gone and will they come back.

Sterling Heights

I have sought to gain flexibility for students like you. I recently sponsored and passed Senate Bill 834, which permits Financial Literacy to count as a required math class and also allows Algebra 2 to be spread out over 2 years and count for 2 credits, which is precisely what you are asking for.

Mickey

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My name is Jessica Filipkowski. I am a pre-health professional at Michigan State University and currently in junior status. I am very interested in a specific bill that discusses the sale of energy drinks to individuals less than 17 years of age. It is House Bill 6400. While not at school, I reside in Clinton Township. As senator for my county, I was hoping you could give me some insight on what your view on the bill is. I was wondering your position on the bill and if you had any reaction to it.

Thank you for your time,
Jessica Filipkowski
Clinton Township

I think House Bill 6400 is too abrupt a change to gain passage. I prefer my bill, Senate Bill 1469, which says that companies are required to list the amount of caffeine in the drink on the label. We need to educate people first before we seek a ban. The FDA should study these products and issue a report with recommendations based on good science.

Mickey

Coffee Hours

In response to requests from constituents, I have added coffee hours in Roseville and during the daytime. Here are my next scheduled coffee hours. Please feel to stop on by or make an appointment by calling my office.

November 24, 2008
1:30-2:30 p.m.

Location: Biggby Coffee
26740 Gratiot, south of I-696
Roseville

Future Coffee Hours
To Be Determined

Mickey's TV Insider Show

Check out my TV Insider Show coming to a television station near you. Watch me interview local guests about politics, life, issues and concerns to our district.

Sterling Heights

Every Saturday and Sunday at 1 p.m.
(Comcast Channel 5/WOW Channel 10)

Utica

Every Wednesday at 9 a.m.
(Comcast Channel 5/WOW Channel 10)

Clinton Township

Last week of every month- Sat thru Thurs
(Comcast Channel 5/WOW Channel 10)

Roseville

Various Times-check local listings
(Comcast Channel 18/WOW Channel 10)

Contact My Office

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