WHAT WILL HE DO? We look at five key issues and how obama and mccain say they'll act. After you make your decisions Tuesday, the President-Elect will start making his.

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Body

FOREIGN POLICY (Barack Obama)

Withdraw U.S. troops from Iraq by 2011 and prod Iraqis to take up their own defense while being "as careful getting out as we were careless getting in." Thinks the war was a mistake.

Meet without preconditions with leaders of hostile nations, including Iran. <u>Says</u> President George W. Bush's refusal to meet with adversaries has not resolved differences while further isolating America.

Send more troops to Afghanistan from Iraq.

Launch cross-border attacks from Afghanistan inside Pakistan if it would help take out top al-Qaida targets and Pakistan refused to <u>act</u>.

(John McCain)

Leave troops in Iraq based on "conditions on the ground." <u>Says</u> U.S. troops are now winning the war, which he supported on the basis that Saddam Hussein posed a threat.

Refuse to meet with leaders who are linked with terrorists, detest the United States or <u>say</u> they seek to destroy Israel. <u>Says</u> such meetings would only lend legitimacy to those leaders.

Direct more resources to Afghanistan but is wary of transferring troops from Iraq until conditions are more stable.

Be reluctant to violate the sovereignty of Pakistan, an ally; would work to persuade Pakistan to go after terrorists.

IMMIGRATION

(Barack Obama)

Secure borders through additional personnel, infrastructure and technology. Has not made border security a precondition for legalization and other elements of *his* immigration plan.

Provide a path to citizenship for those in the country illegally if they pay a fine and learn English. Those who qualify would go to the "back of the line" behind other applicants for legal residency.

Establish an electronic verification system to ensure worker eligibility and crack down on employers who hire illegal immigrants.

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Expand guest-worker program to a level that keeps families together and meets the demand for jobs that employers cannot fill.

(John *McCain*)

Secure the borders with physical and virtual barriers, unmanned aircraft, beefed-up enforcement and other measures.

Provide a path to citizenship for those here illegally if they pay a fine, learn English, pass a citizenship test and pay back taxes. Those who qualify would go to the "back of the line" behind other applicants for legal residency.

Establish an electronic verification system to ensure worker eligibility and crack down on employers who hire illegal immigrants.

Expand guest-worker program for unskilled workers to fill jobs generally bypassed by U.S. workers. The number would depend on market demand. Workers would have to return home <u>after</u> their temporary visas expired, but a limited number could stay longer.

ENERGY

(Barack Obama)

Give \$4 billion in loans and tax credits to the U.S. auto industry to retool plants to turn out plug-in hybrid vehicles.

Expand offshore drilling if paired with support for renewable energy sources.

Tap the country's emergency oil stockpile to relieve pump prices.

Give families \$1,000 energy rebate checks.

Allow the Commodity Futures Trading Commission to rein in unscrupulous speculators in oil futures.

Impose a windfall profits tax on the oil industry.

Invest \$150 billion by 2018 in next-generation ethanol, cleaner-coal production.

Reduce greenhouse gas emissions by 80 percent below 1990 levels with a cap-and-trade system that puts a price on pollution and gives plants flexibility to meet emission limits.

(John McCain)

Build 45 new nuclear power plants by 2030.

Expand oil and gas drilling in the ocean.

Temporarily suspend the federal tax on gasoline and diesel.

Award a \$300 million prize for developing a battery package that would advance commercial availability for plug-in hybrids or electric cars.

Spend \$2 billion a year on research to reduce coal-burning pollution.

Allow a \$5,000 tax credit for purchase of zero-emission cars, with lesser credits for new autos emitting lower carbon emissions.

Replace temporary tax credits for wind, solar and other renewable energy sources with permanent credits.

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Reduce greenhouse gas emissions by 60 percent below 1990 levels under cap-and-trade.

HEALTHCARE

(Barack Obama)

Require health insurance for children, not for adults.

Aim for universal coverage by requiring larger employers to share costs of insuring workers and offering coverage similar to that in plan for federal employees. Spend \$50 billion on information technology over <u>five</u> years to reduce health care costs.

Cost: \$1.6 trillion over 10 years. Source: The Associated Press, Tax Policy Center

(John McCain)

Create a \$2,500 refundable tax credit for individuals, \$5,000 for families, to help pay for health insurance,

Not require universal coverage.

Tax those payments that businesses and their workers **make** toward employer-sponsored health insurance.

Cost: \$1.3 trillion over 10 years.

ECONOMY/TAXES

(Barack Obama)

Raise taxes on families <u>making</u> more than \$250,000 a year, repeal the Bush tax cuts and lower taxes for those <u>making</u> less than \$150,000 a year. • End tax breaks for companies that outsource jobs to other countries, giving the cuts instead to domestic companies that generate jobs.

Give \$80 billion in tax breaks to poor and elderly workers.

Raise the Earned Income Tax Credit for minimum-wage workers and higher credit for larger families.

Provide a mortgage-interest credit for lower-income homeowners who <u>do</u> not receive a mortgage-interest deduction because they <u>do</u> not itemize their taxes.

Institute a 90-day freeze on foreclosures by any financial institution that is being bailed out by the government and penalty-free hardship withdrawals from retirement funds.

Raise the capital gains rate to 20% for couples **making** more than \$250,000 and single filers with incomes greater than \$200,000.

(John *McCain*)

Use \$300 billion from the bailout plan to buy "bad" mortgages, allowing people to renegotiate with the banks to stay in their homes.

Eliminate taxes on unemployment compensation.

Cut the capital gains tax in half.

Order the Treasury to insure 100 percent of savings for up to six months.

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Reduce the tax rate on Individual Retirement Accounts and 401(k) plans to the lowest rate, 10 percent, on the first \$50,000 withdrawn.

Make Bush tax cuts permanent.

Cut corporate tax rate to 25 percent.

Allow new businesses to write off equipment and technology purchases in their first year. - Post-Dispatch Washington Bureau and news services.

Other candidates' views

The other presidential candidates on the ballot in Missouri or Illinois are Charles Baldwin of the Constitution Party; Bob Barr of the Libertarian Party;

Cynthia McKinney of the Green Party; and Ralph Nader, of the Independent Party. Their positions on the issues can be found online at STLtoday.com/politics

OPINION - CLIP 'N' SAVE ENDORSEMENT GUIDE

Confused about that long ballot on **Tuesday**? The Post-Dispatch editorial endorsements are summarized, with Internet links for readers who want more information. B2

Notes

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Person: BARACK OBAMA (50%); JOHN MCCAIN (50%); SADDAM HUSSEIN (50%)

Geographic: IRAQ (94%); PAKISTAN (94%); UNITED STATES (94%); AFGHANISTAN (93%); IRAN, ISLAMIC

REPUBLIC OF (79%)

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