



Am pus in paralel cei doi candidati, punand in evidenta diferentele ce apar in functie de criteriile expuse pe aceasta prima pagina. La sectiunea "Comparatie a pozitiei fata de diferite subiecte din pietele financiare, asa cum se reflecta din dezbaterile "face-to-face"", am inclus comentarii scurte in limba romana, urmate de declaratii "verbatim" ale candidatilor pentru a se vedea exact exprimarea in original a raspunsului (sau a unei parti din raspuns).

Comparatie a biografiilor

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Comparatie a pozitiei fata de diferite subiecte de interes economic

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Comparatie a pozitiei fata de diferite subiecte din pietele financiare, asa cum se reflecta din dezbaterile "face-to-face"

- Pozitia fata de planul de salvare destinat crizei financiare
- La ce prioritati ar renunta pentru a putea sustine plata celor 700 miliarde
- Rolul presedintelui in conducerea SUA pentru iesirea din criza financiara
- Reducerile de taxe
- Cum urmaresc sa ajute americanii de rand sa treaca peste criza: cei pensionati, salariatii cu venituri in scadere, pentru a evita "ruina economica" ?
- Propuneri pentru functia de secretar al trezoreriei
- Opinia despre stadiul actual al economiei SUA si raspunsul la intrebarea : "Va fi mai rau inainte sa fie mai bine ?" (*the American economy is going to get much worse before it gets better and they ought to be prepared for that?*)
- Care va fi prioritatile si in ce ordine ? Care din ele va primi cea mai mare atentie in primul an de mandat; ce urmeaza dupa ea ?
- Cum vor incerca sa limiteze obiceiurile nedorite ale americanilor, precum: indatorari prea mari, credite acordate prea usor? Atat la nivel guvernamental, cat si la cetateanul de rand.
- Ar impune un termen limita Congresului pentru reformare " Social Security" si Medicare ? Ambele sisteme sunt considerate de ambele partide bombe cu ceas, ce ar putea avea efecte mai mari, mai grave decat criza imobiliara ?
- Reactiile ca presedinte pentru schimbarile climatice si locurile de munca ce vor reiesi din aceste activitati ?

- Finantarea cercetarii in domeniul energiei alternative: proiecte unitare, guvernamentale (precum Proiectul Manhattan – pentru bomba atomica) sau proiecte multe si mici, adica un effort distribuit asemenea celui care a dus la inovatia in computere, Internet, Silicon Valley
- - Serviciile medicale sunt un privilegiu, un drept sau o responsabilitate ?



Comparatie a biografiilor

Cariera

Senator, United States Senate, 1987-present

Committee on Commerce, Science, and Transportation, 1995-2001, 2003-2005;

Chair, Committee on Indian Affairs, 1995-1997, 2005-2007;

Representative, United States House of Representatives, 1983-1987;

Republican presidential candidate, 2000

Senator, United States Senate, 2005-present;

- Senator, Illinois State Senate, 1997-2004;

- Center for Neighborhood and Technology;

- Chicago Annebery Challenge;

- Cook County Bar;

- Cook County Bar Association Community Law Project;

- Board Member, Joyce Foundation;

- Lawyer's Committee for Civil Rights under the Law;

- Leadership for Quality Education;

- Member, Trinity United Church of Christ;

- Board Member, Woods Fund of Chicago

Studii si atitudine fata de educatia proprie

- la absolvirea **Academiei Navale**, clasat pe locul 894 dintr-o serie de 899 de studenti,

Columbia University in New York, New York, BA in political science, 1983;

Harvard Law School, J.D., 1991 absolvent: "magna cum laude", adica in primii 10% din serie

- declaratie proprie: "I never got good grades."

Declaratie proprie: "I graduated magna cum laude from Harvard Law and a D in 8th grade French"

Limbi straine vorbite si deschiderea spre straini

Nu vorbeste limbi straine

Vorbeste indoneziana si spaniola.

Declaratie proprie: "*anyone wanting to become a citizen of the country should learn English*"

Declaratie proprie: "*It's embarrassing when Europeans come over here, they all speak English, they speak French, they speak German. And then we go over to Europe and all we can say is 'merci beaucoup'.*"

Comparatie a pozitiei fata de diferite subiecte de interes economic

Buget

A declarat ca va echilibra bugetul pana la finalul primului sau mandat prin reducerea cheltuielilor "rispitoare" (wasteful) si revizuirea programelor de ajutor social



Va cere publicarea tuturor proiectelor congresului si va forta administratia sa plateasca pentru fiecare reducere de taxe sau cheltuieii suplimentare prin venituri noi si reduceri ale fondurilor pentru alte programe



Afaceri si situatia locurilor de munca

- Reducerea barierele de comert intampinate de companiile americane. SUA trebuie sa fie prezenta la masa tratativelor cand se decid regulile de acces la piata mondiala. 95% de consumatori se afla in afara SUA, deci miza este mare

- SUA ar trebui sa participe direct la intocmirea regulilor comertului mondial si la construirea unui sistem prin care acestea sa fie impuse

- propune crearea unui cont "Lost Earnings Buffer Account (LEB)" unde sa se depoziteze o parte din asigurare obligatorie de somaj. Banii din acest cont vor acoperi o parte din cheltuieli si in acelasi timp va incuraja reluarea cat mai rapida a lucrului, avand plafon de 26 saptamani. De asemenea, lucratorul poate primi un bonus de reangajare daca se reintegreaza rapid in piata muncii

A sustinut in mare parte interesele membrilor UAW (United Auto Workers) si al celor de la AFL-CIO (American Federation of Labor and Congress of Industrial Organizations)

sustine dreptul angajatilor de a decide nestingheriti apartenenta la vreo miscare sindicala, de a-si negocia in mod colectiv contractul de munca si de a face greva atunci cand este necesar ... va face eforturi sa interzica concedierea "grevistilor"

va indexa salariul minim pe economie, pentru a urmari evolutia inflatiei

Relatii comerciale/strategice cu anumite tari: China, Cuba, Iran, Iraq

Considera ca dezvoltarea puternica a Chinei constituie o problema, iar avantajul Rusiei si al Chinei necesita o intarire fortei armate a SUA

Cuba: - ar reduce restrictiile impuse Cubei, dupa ce apar dovezi ale trecerii spre democratie si piata deschisa

Iran : ar folosi forta pentru a interzice proliferarea atomica si refuza eforturile diplomatice neconditionate

Iraq: a sustinut interventia in Iraq inca din 2002, a criticat in schimb administrarea razboiului. Sustine cresterea numarului de trupe, sustine justificarile morale ale razboiului.

China: doreste intarirea acordurilor comerciale cu China si reducerea datoriei externe catre aceasta tara. In schimb, este foarte ferm sa pedepseasca o eventuala manipularea a monezii chineze

Cuba: ar reduce restrictiile de calatorie si de transferuri de bani pentru americanii cubanezi. Deschis sa negocieze cu Raul Castro, fara preconditii

Iran: ar incepe discutii directe cu Teheranul, chiar cu inlesniri economice, daca partea iraniana ar opri incursiunile in Irak si ar coopera in domeniul nuclear. A refuzat sa spuna daca ar decide atac armat impotriva Iranului, in cazul necooperarii atomice

Condamna lipsa de intelepciune a administratiei Bush pentru esecul diplomatic in relatia cu Iranul, care a agravat tensiunile dintre cele doua tari

Iraq: s-a opus interventiei in Iraq, din 2004, considerand ca este un razboi "prostesc" (dumb war).

Declaratie proprie: "there's no military solution to this. We've got to have a political solution, begin a phased withdrawal, and make certain that we've got benchmarks in place so that the Iraqi people can make a determination about how they want to move forward."



Economie in general

- Sustine reducerea taxelor pentru ajutarea micilor intreprinzatori, si scutiri de taxe pentru investitii in echipamente si tehnologie.
- sustine reducere taxelor "corporate" de la 35% la 25%
- scutiri fiscale permanente pentru cercetare & dezvoltare
- Stimulente fiscale pentru companii astfel incat sa pastreze joburi in SUA
- NAFTA ar trebui renegociat pentru o mai buna protejare a intereselor SUA
- mai multi bani pentru asigurarea de somaj
- ar oferi fonduri federale pentru statele mai afectate de catre criza imobiliara
- ar propune legislatie care sa opreasca-limiteze practicile frauduloase de oferire a creditelor
-

Energetica

Acorda atentie sporita energiei nucleare, ca alternativa la petroliere

Recent, a sustinut legalizarea extractiei din zonele marine protejate, proiect pe care l-a respins anterior

Sustine folosirea pe scara mai larga a energiilor alternative; eliminare becului cu incandescenta pana in 2014, achizitia de vehicule noi, ce pot functiona cu bio-combustibil

Interesat de folosirea "curata" a carbunelui, pentru a elibera SUA de dependenta petrolului extern

vrea sa sustina producatorii americani de automobile cu asigurari de sanatate mai bune in schimbul unei productii mai mari de vehicule hibrid

ar investi 150 miliarde pana in urmatoorii 10 ani pentru R&D in biofuel si energii alternative

sustine reducerea limitelor de emisii cu 80% pana in 2050

If we invest in a serious energy policy, that will save in the amount of money we're borrowing from China to send to Saudi Arabia . It's mortgaging our children's future.

Asigurarile de sanatate si efortul financiar implicat

- Se opune unui sistem universal (cu gratuitate) de servicii medicale publice
- sustine deschiderea pietelor de asigurari de sanatate, a.i. Sa se poata lucra (vanzare-cumparare de asigurari) la nivel federal, nu restrictionat in interiorul unui stat
- sustine importul de medicamente ieftine
- Declara ca facturile medicale si problemele corelate sunt principalul factor al falimentului personal
- o prioritate: "affordable, accessible, and high-quality health care"
- "toti copiii ar trebui sa fie asigurati dpdv medical"
- sustine crearea unui program national, prin care sa se ofere si firmelor private posibilitatea de a cumpara asigurari de sanatate asemanatoare celor disponibile pentru angajatii federali
- guvernul ar trebui sa cumpere engros medicamente prescrise pentru a se reduce costurile



Comparatie a pozitiei fata de diferite subiecte din pietele financiare, asa cum se reflecta din dezbaterile “face-to-face”

- Pozitia fata de planul de salvare destinat crizei financiare (prima dezbaterere)

Cere supervizare guvernamentala si identificarea responsabilitatii pentru ceea ce s-a intamplat:exemplu : demiterea sefului SEC, Christopher Cox

It has to have accountability and oversight. It has to have options for loans to failing businesses, rather than the government taking over those loans . [...]

This isn't the beginning of the end of this crisis. This is the end of the beginning, if we come out with a package that will keep these institutions stable. [...]

I've been heavily criticized because I called for the resignation of the chairman of the SEC. We've got to start also holding people accountable, and we've got to reward people who succeed.

Doreste: supervizare, protectia contribuabililor, fara foloase nemeritate pentru CEO, efectul trebuie sa fie ajutarea proprietarilor

Number 1, we've got to make sure that we've got oversight over this whole process; \$700 billion, potentially, is a lot of money.

Number 2, we've got to make sure that taxpayers, when they are putting their money at risk, have the possibility of getting that money back and gains, if the market -- and when the market returns.

Number 3, we've got to make sure that none of that money is going to pad CEO bank accounts or to promote golden parachutes.

Number 4, we've got to make sure that we're helping homeowners, because the root problem here has to do with the foreclosures that are taking place all across the country.

Etalonul pentru masurarea eficientei politicii economice:

*I think that the fundamentals of the economy have to be measured by **whether or not the middle class is getting a fair shake**. That's why I'm running for president.*

La ce prioritati ar renunta pentru a putea sustine plata celor 700 miliarde

Cere reducerea aproape generalizata a cheltuielilor guvernamentale. Vrea sa reanalizeze si sa renegocieze contractele pe aparare pentru a elimina contractele cu cost variabil. Vrea sa elimine subventiile pentru etanol.

we've got to cut spending. We have -- as I said, we've let government get completely out of control. [...]

We now have defense systems that the costs are completely out of control. So we need to have fixed-cost contracts [...] we need to ***examine every agency of government. [...]***

I'd eliminate ethanol subsidies. I oppose ethanol subsidies.

Solicita revizuirea multor programe guvernamentale, “linie cu linie”, pentru a le determina ratia beneficii/costuri si pentru a decide oprirea celor ineficiente. De asemenea, programele cu durata mare (pentru energie:propune 10 ani pt independenta energetica) anumite segmente pot fi amanate.

We've got to eliminate programs that don't work, and we've got to make sure that the programs that we do have are more efficient and cost less.

there are going to be things that end up having to be deferred and delayed



Rolul presedintelui in conducerea SUA pentru iesirea din criza financiara

Limitare drastica a cheltuielilor : declara ca se va opune fiecarei noi cheltuieli

*the first thing we have to do is **get spending under control in Washington**. It's completely out of control [...]*

*I'm going to **veto every single spending bill** that comes across my desk. I will make them famous. You will know their names.*

Considera ca trebuie sa ofere inlesniri fiscale companiilor pentru a creea joburi in SUA si nu sa le exporte. In plus, un plan de reduceri de taxe pentru 95% din lucuratorii americani => ideea principala: construirea economiei de la baza.

*we've got to **grow the economy from the bottom up**. What I've called for is a tax cut for 95 percent of working families, 95 percent.*

*What I do is I **close corporate loopholes**, stop providing tax cuts to corporations that are shipping jobs overseas so that we're **giving tax breaks to companies that are investing here in the United States**. I make sure that we have a health care system that allows for everyone to have basic coverage*

Reducerile de taxe

In domeniul fiscal, McCain vrea neaparat o reduce a taxei "corporate" de la 35% la 25%

Right now, the USA business pays the second-highest business taxes in the world, 35%. Ireland pays 11% . I want to cut that business tax.

*I want every family to have a **\$5,000 refundable tax credit** so they can go out and **purchase their own health care***

un plan de reduceri de taxe pentru 95% din lucuratorii americani , adica cei care castiga sub 250.000 dolari anual.

You may end up getting a \$5,000 tax credit. Here's the only problem: Your employer now has to pay taxes on the health care that you're getting from your employer. And if you end up losing your health care from your employer, you've got to go out on the open market and try to buy it.

Cum urmaresc sa ajute americanii de rand sa treaca peste criza: cei pensionati, salariatii cu venituri in scadere, pentru a evita "ruina economica" ?

Mentinerea taxelor la un nivel mic si pentru a proteja prosperitatea proprietarilor de case, va cere trezoreriei sa cumpere toate ipotecile "bad" si sa renegocieze noua valoare a acestora

We have to keep Americans' taxes low. All Americans' taxes low. Let's not raise taxes on anybody today. [...]

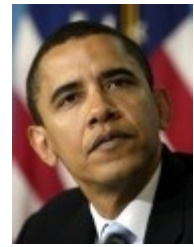
I would order the secretary of the treasury to immediately buy up the bad home loan mortgages in America and renegotiate at the new value of those homes

Primul pas fost planul votat pentru cele 700 miliarde. Clasa de mijloc are nevoie de un plan de salvare: adica oamenii sa poata ramane in casele lor. Pe termen lung: reformarea sistemului de asigurari medicale si a sistemului energetic, fiind principala apasare asupra veniturilor nationale

step one was a rescue package that was passed last week. We've got to make sure that works properly.

The middle-class need a rescue package. And that means tax cuts for the middle-class. It means help for homeowners so that they can stay in their homes.

then long-term we've got to fix our health care system, we've got to fix our energy system that is putting such an enormous burden on families



Propuneri pentru functia de secretar al trezoreriei

Meg Whitman, CEO eBay.

*was CEO of a company that started with 12 people and is now 1.3 million people in America make their living off **eBay***

somebody who inspires trust and confidence

Warren Buffett,

and I'm pleased to have his support. But there are other folks out there. [...]

The key is making sure that the next treasury secretary understands that it's not enough just to help those at the top.[...]

Prosperity is not just going to trickle down. We've got to help the middle class

Opinia despre stadiul actual al economiei SUA si raspunsul la intrebarea : "Va fi mai rau inainte sa fie mai bine ?" (the American economy is going to get much worse before it gets better and they ought to be prepared for that?)

Considera ca mai intai trebuie sa stabizeze piata imobiliara.

if we stabilize the housing market -- which I believe we can, if we go out and buy up these bad loans, so that people can have a new mortgage at the new value of their home

Obama are incredere in forta economiei americane :). Cere modernizarea sistemului de regularizare si control al pietelor financiare,

No, I am confident about the American economy. But, the problem is we still have a archaic, 20th-century regulatory system for 21st-century financial markets

Care va fi prioritatile si in ce ordine ? Care din ele va primi cea mai mare atentie in primul an de mandat; ce urmeaza dupa ea ?*If we invest in a serious energy policy, that will save in the amount of money we're borrowing from China to send to Saudi Arabia . It's mortgaging our children's future..*

Evita sa discrieze prioritati intre : energie, sanatate si asigurari sociale. Sustine deseori solutia nucleara pentru problema energetica.

All three you mentioned are compelling national security requirements: health care, energy, and entitlement reform

I think it's very important that reform our entitlement programs.

We can work on nuclear power plants. Build a whole bunch of them, create millions of new jobs.

Prioritatile sunt date mai jos. In primul vrea independenta energetica de petrolul din Orientul Mijlociu, Rusia sau Venezuela.

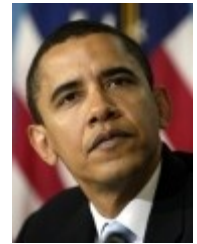
We're going to have to prioritize:

1. Energy we have to deal with today. Our goal should be, in 10 year's time, we are free of dependence on Middle Eastern oil. that would be priority number one .

2. Health care is priority number two; broken health care system it's making our businesses less competitive.

3. education so that our young people are competitive in a global economy

—



Cum vor incerca sa limiteze obiceiurile nedorite ale americanilor, precum: indatorari prea mari, credite acordate prea usor? Atat la nivel guvernamental, cat si la cetateanul de rand.

A raspuns evaziv si a vorbit despre taxe,

I am in favor of leaving the tax rates alone and reducing the tax burden on middle-income Americans by doubling your tax exemption for every child from \$3,500 to \$7,000.

Vrea sa dea exemplu prin reducerea deficitului guvernamental.

I think it starts with Washington. We've got to show that we've got good habits, because if we're running up trillion dollar debts that we're passing on to the next generation, then a lot of people are going to think, "Well, you know what? There's easy money out there."

Ar impune un termen limita Congresului pentru reformare " Social Security" si Medicare ? Ambele sisteme sunt considerate de ambele partide bombe cu ceas, ce ar putea avea efecte mai mari, mai grave decat criza imobiliara ?

Pentru aceste probleme, a vorbit doar vag despre solutia gasita in 1980 de Reagan si Tim Oneil. Propune formarea unei comisii (din cei mai destepti oameni din SUA) pentru solutie la Medicare, apoi vot in Congres.

what we have to do with Medicare is have a commission come up with recommendations then we should have Congress vote up or down.

Nici Obama nu are un plan coerent pentru rezolvarea Social Security si Medicare, programe care au venit in vizorul economistilor americani de multi ani. Pensionarea generatiei "babyboom" expune economie americana la un effort extraordinar: populatie activa redusa, multi intretinuti social.

we're going to have to take on entitlements and I think we've got to do it quickly. I can't guarantee that we're going to do it in the next two years,

If you make less than a quarter of a million dollars a year, you will not see a single dime of your taxes go up. If you make \$200,000 a year or less, your taxes will go down.

Reactiile ca presedinte pentru schimbarile climatice si locurile de munca ce vor reiesi din aceste activitati ?

Sustine sus si tare solutia nucleara si are mare incredere in capacitatea americanilor de a inova si de a vinde inovatii lumii intregi.

what's the best way of fixing it? Nuclear power.

I know that we can reprocess the spent nuclear fuel. The Japanese, the British, the French do it. And we can do it

we as Americans, because we're the best innovators, we're the best producers, and 95 percent of the people who are our market live outside of the United States of America.

Inovatia si implementarea energetice ecologice constituie o oportunitate, asemeni revolutiei tehnologice aduse de IT. Cere in schimb investitii si un effort major

is not just a challenge, it's an opportunity, because if we create a new energy economy, we can create five million new jobs, easily, here in the United States.

it can be an engine that drives us into the future the same way the computer was the engine for economic growth over the last couple of decades

we can do it, but we're going to have to make an investment.

we have three percent of the world's oil reserves and we use 25 percent of the world's oil. we can't simply drill our way out of the problem

United States government is working with the private sector to fund the kind of innovation that we can then export to countries like China

-Finantarea cercetarii in domeniul energiei alternative: proiecte unitare, guvernamentale (precum Proiectul Manhattan – pentru bomba atomica) sau proiecte multe si mici, adica un effort distribuit asemenea celui care a dus la inovatia in computere, Internet, Silicon Valley

R&D in domeniul energiilor alternative ar trebui sa fie facut de catre agentii guvernamentale mari si apoi sa fie transpus in productie la nivel privat.

La dezbateri, nu a raspuns la aceasta intrebare.

I think pure research and development investment on the part of the United States government is certainly appropriate. I think once it gets into productive stages, that we ought to, obviously, turn it over to the private sector.

Serviciile medicale sunt un privilegiu, un drept sau o responsabilitate ?

I think it's a **responsibility**, in this respect, in that we should have available and affordable health care to every American citizen, to every family member. And with the plan that -- that I have, that will do that

I think it should be a **right** for every American. In a country as wealthy as ours, for us to have people who are going bankrupt because they can't pay their medical bills