

A third of electorate...

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paign. "It's a two-week program, and in some cases, it's a month." Obama's campaign is targeting potential early voters state by state. "We do everything we can to make sure our supporters know all the options available to them," said Jon Carson, Obama's national field director. "We've been building a massive ground game for all of this."

Absentee voting used to be reserved mainly for people who were unable to make it to the polls on Election Day, whether they were too sick to travel, away on business or serving in the military. State laws still vary, but most are relaxing such restrictions.

Oregon is 100 percent vote by mail, and Washington state is getting close. Early voting in Colorado, Nevada, Tennessee and Arizona could top 40 percent or even 50 percent of total votes cast.

Absentee voting starts in early October in Minnesota, and thousands already have requested ballots, including a few snowbirds who stopped by the Edina city clerk's office on their way out of town.

"People are parked out there in their RV's," said Minnesota Secretary of State Mark Ritchie.

Proponents say early voting is easy and convenient for people with increasingly busy lives.

"There is no line at your mailbox," said Karen Osborne, elections director in Maricopa County, AZ, which includes Phoenix.

"It gives you extra time to look at the issues, and if you have an issue that you're not real familiar with, you can talk to others and make that decision in the comfort of your own home."

Others aren't so enamored. "We understand some people really truly need absentee ballots but some folks are just plain lazy," said Kristine Schmidt, city clerk in Brookfield, WI, a suburb

of Milwaukee. "They don't want to be bothered by having to stand in line."

John Fortier, an early voting expert at the American Enterprise Institute, said early voting is not a panacea for increasing turnout.

"People like this. They like to vote by mail, they like the convenience," Fortier said. "But it tends to be the same people who voted at polling places."

He also cautioned that it could increase the potential for fraud.

"Once a ballot goes outside a polling place it loses some of the safeguards," Fortier said. "You don't have representatives from both parties watching over the process."

Early voting is relatively new in hotly contested Ohio, and it is already sparking controversy there. A small group of GOP-backed voters has filed a lawsuit against the Democratic secretary of state, Jennifer Brunner, over her interpretation of Ohio's absentee voting law.

Ohio changed its election law in 2005 to allow any registered voter to cast an absentee ballot, beginning Sept. 30. The deadline for registering isn't until Oct. 6, so Brunner ruled there is a six-day window in which voters can register and vote at the same time. The GOP maintains that a person must be registered for 30 days to get an absentee ballot.

Democrats are practically salivating at the thought of thousands of college students registering and voting for Obama—all in the same day.

"Voting is a two-step process in this country," said Gronke, the early voting expert. "The difficulty with young voters has always been getting them to do both steps."

Republicans, however, don't intend to cede the state's universities to the Democrats. "We've got a very aggressive plan that is going to be in place for that window," said the RNC's Beeson.

McCain defends, Obama blames deregulation

WASHINGTON—Sen. John McCain defended deregulation on Wall Street even as he endorsed a \$700 billion bailout of financial firms in an interview broadcast Sunday, Sept. 21.

His opponent in the presidential race, Democratic Sen. Barack Obama, said an inadequate regulatory system was partly responsible for the crisis. Both candidates were interviewed on CBS' *60 Minutes*.

McCain, the Republican presidential nominee, has long supported fewer regulations for businesses. But as the financial crisis on Wall Street worsens, McCain is calling for more government. Obama said McCain is late in calling for better oversight after years of supporting fewer regulations.

McCain was asked if he regretted supporting a 1999 law that removed barriers between investment banks and commercial banks that were erected in 1933, in response to the 1929 stock market crash.

"No," McCain said. "I think the deregulation was probably helpful to the growth of our economy."

In the same interview, McCain defended the Bush administration's proposed bailout of financial firms as necessary, though he acknowledged it could get expensive.

"We're going to take over these bad loans," McCain said. "And we're going to have the taxpayer help you out. But when the time comes and the economy recovers, then anything that's gained back is going to go to the taxpayers first."

"I'm not saying this isn't going to be messy. And I'm not saying it isn't going to be expensive. But we have to stop the bleeding," McCain said.

Last week, McCain called for the firing of Securities and Exchange Commission Chairman Christopher Cox. In the CBS interview, which was taped Sept. 18, McCain said he would consider New York Attorney General Andrew Cuomo, a Democrat, as a replacement for Cox.

"I think he is somebody who could restore some credibility, lend

some bipartisanship, to this effort," McCain said.

The administration proposal would be the biggest government intervention since the Great Depression. It would dole out huge sums of money to financial firms to purchase their holdings of bad mortgage-backed securities so that these firms can resume normal lending operations.

In a separate interview on *60 Minutes*, Obama said, "There were a lot of factors involved" in the crisis. "But I think there is no doubt that if we had had a regulatory system that had kept pace with the changes in the financial system, that would have had an enormous impact in containing some of the problems that are out there."

Obama also challenged McCain's credentials on increasing government oversight.

"I think that I've got a track record of actually believing in this stuff," Obama said. "And, you know, Senator McCain, fairly recently, said, 'I'm a deregulator.'"

Obama also pointed out former Sen. Phil Gramm, one of McCain's economic advisers, was a chief sponsor of the 1999 bill that removed restrictions on investment and commercial banks. The law, which repealed the Glass-Steagall Act, was also supported by President Clinton. (AP)

20 % of SF homeowners spend...

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San Francisco is one of the largest 100 metro areas analyzed by the Associated Press that showed populations in which at least 20 percent of homeowners spent more than half of their income on mortgage. Other places include California metro areas of Stockton, Los Angeles, Riverside, Oxnard-Thousand Oaks, and San Diego. Also in the top 10 are the Fort Myers, Sarasota and Orlando metro areas in Florida, and New York-Northern New Jersey-Long Island. (Malou L. Aguilar)

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