

May 11, 2010



Commercial Real Estate for Michigan

A collaborative effort of Michigan's Top Commercial Real Estate
Industry Associations.





The Impact of Commercial Real Estate in Michigan

The numbers tell a story.

Michigan members represent organizations that own and manage more than 250 million square feet of office and industrial space.

Michigan office employees and tenants total more than 1.25 million people in Michigan.

In Michigan, there is approximately 223 Million square feet of shopping center space.

Over 385,000 Michigan residents are employed by shopping centers—a total share of Michigan employment equal to approximately 9.3%.

Real Estate Professionals have a 70 percent voter turnout record.

The local economic impact of BOMA members is staggering, real estate tax represent 70% of local government tax revenues.

BOMA organizations pay literally tens of millions of dollars annually in Michigan and local taxes.

In 2008, shopping centers in Michigan generated over \$68 billion in sales, accounting for over \$4.1 billion in sales tax revenue to the State.



Chair, 2010 Commercial Real Estate for Michigan
Paul M. Magy, Shareholder
Kupelian, Ormond, & Magy, PC

Mr. Magy's practice in commercial real estate includes acquisitions, development, financing, land use planning, zoning, leasing, and selling commercial real estate, as well as litigation related to all of these areas.

Commercial Real Estate for Michigan

AGENDA

8:00am-9:00am
Registration & Networking

9:00am-10:00am
Panel Discussion

Michigan Turnaround Plan Industry giants of the Business Leaders for Michigan Board of Directors with major investments in our industry will discuss the poor business climate in Michigan and what we can do to restore Michigan to prosperity.

Moderator: James Jonas, Executive Vice President, REDICO

Panelists: Alfred Berriz, CEO, McKinley

John Rakolta, Chairman & CEO, Walbridge Aldinger Company
Doug Rothwell, President & CEO, Business Leaders for Michigan

10:00am-10:30am **Issues Briefing**

10:30am-Noon **Legislative Office Visits**

12:30pm-1:15pm **Legislative Leadership Discussion**

What is on the agenda for the 2nd half of the year--hit list for action by year's end, upcoming election and impact on the Lansing political scene.

Moderator: Edward Eickoff, Ramco-Gershenson Properties Trust

Panelists: Senator Mark Jansen (R-28 Grand Rapids)

Senator Gilda Jacobs (D-14 Huntington Woods)

Representative Tim Melton (D-29 Auburn Hills)

Representative Joseph Haveman (R- 90 Holland)

May 11, 2010

michiganturnaroundplan

A Five-Step Plan to Transform Michigan's Economy & Create Good Jobs

The need for change has never been greater in Michigan. Two generations ago, Michigan led the way in job and economic growth. For the past generation, we've lagged the nation — becoming poorer, smaller, and less competitive. We need to change this course. The Michigan Turnaround Plan is a comprehensive, holistic approach to make Michigan a top ten state once again.

Five Steps To A Better Michigan

- **Changing the Way We Manage Our Finances**
- **Right-sizing & Enacting Structural Budget Reforms**
- **Getting Michigan Competitive To Attract & Retain Jobs**
- **Making Investments That Create A Great Job Environment**
- **Accelerating Job Growth Through Innovation & Entrepreneurship**

Learn more at MichiganTurnaroundPlan.com



Business Leaders for Michigan is a private, non-profit executive leadership organization dedicated to making Michigan a "Top Ten" state in the short-term for job and economic growth.

BusinessLeadersForMichigan.com
313.259.5400

Commercial Real Estate for Michigan

About Michigan Turnaround Plan Panelists



Albert M. Berriz
Chief Executive Officer
McKinley

Albert M. Berriz is Chief Executive Officer, Board Member and Shareholder of McKinley. Mr. Berriz has extensive experience in the acquisition, financing, management and redevelopment of real estate assets. He is responsible for acquiring and managing assets in excess of \$4.0 billion during his career. Mr. Berriz holds an MBA with honors in marketing and finance from the J.L. Kellogg Graduate School of Management — Northwestern University in Evanston, Illinois. He also holds a Bachelor of Architecture Professional degree with high honors from the School of Engineering at the University of Miami.

Albert is a committed and passionate civic leader actively involved in many community organizations. He has proudly received many honors and awards from the community that he lives in and loves, including: 2008 March of Dimes Honoree for Community Leadership and Philanthropy, 2008 Ernst & Young Entrepreneur of the Year, 2007 Ann Arbor News Citizen of the Year, and Crains Detroit Business American Dreamer Award.



John Rakolta Jr.
Chairman & CEO
Walbridge Aldinger Company

John Rakolta, Jr. is the only son of John Rakolta a prominent citizen of Detroit, Michigan. He heads up one of the largest construction firms in the United States, Walbridge Aldinger. This privately held construction firm specializes in the Design/Build/Management and Development of large-scale federal and industry-specific projects. It also serves the commercial, municipal, educational and housing markets.

John Rakolta, Jr. received his Bachelors of Science degree in Civil Engineering from Marquette University in 1970. Thereafter, he completed the Smaller Company Management Program at the Harvard Business School. His business career started with Walbridge Aldinger in 1971 and he held a variety of positions culminating with the dual role of Chairman and CEO in 1993.

John has successfully managed his company's resources; especially its clients and employees, as Walbridge moves forward into the new millennium. Under his stewardship, the company has grown 20 fold in size. Its projects are located in over 20 states and many foreign countries.

May 11, 2010



Doug Rothwell
President & Chief Executive Officer
Business Leaders For Michigan

Doug Rothwell has worked as an executive in the public, private and non-profit sectors having worked for three state Governor's and two Fortune 500 companies. Currently, Doug is President & CEO of Business Leaders for Michigan. He helped form this organization and develop the Michigan Turnaround Plan, a five-step strategy to make Michigan a top ten state for job & economic growth that has gained broad support throughout the state.

Prior to his current position, Doug served as President of Detroit Renaissance, Executive Director of Worldwide Real Estate for General Motors, President and Chief Executive Officer of the Michigan Economic Development Corporation, Chief of Staff to the Governor of Delaware, and Executive Vice President at MBNA Corporation.

Doug holds a Masters of Public Administration degree from the University of North Carolina at Chapel Hill, a Bachelor of Arts degree from the University of Delaware and attended the John F. Kennedy School's residential program for Senior Executives in State and Local Government at Harvard University.

He is one of handful of state executives to be honored with the National Governors' Association's outstanding public service award and also received the President's Outstanding Public Service award from the University of Delaware.



MODERATOR

James L. Jonas
Executive Vice President
REDICO

Mr. Jonas is the Executive Vice President of REDICO where he is a key leader in the REDICO operations, leasing and strategic planning. Prior to that he dedicated 25 years to the real estate and banking industries.

He received a bachelors degree from Wayne State University and is a native to Detroit.

Mr. Jonas is a committed community leader and currently serves on the BOMA Metro Detroit Board of Directors and the International Board of Governors while Chairing BOMA International's Codes Committee. Jim is also a Board Member of the American Heart Association and has served the Metropolitan Detroit Federation of Reform Synagogues and the Board of Governors Jewish Federation .

Commercial Real Estate for Michigan

2010 POLICY STATEMENT

GOVERNMENT EFFICIENCY

Michigan's commercial real estate industry encourages innovative and visionary change in our state and local governments. Michigan's governmental structure was created at a far different time; former sources of revenue are no longer reliable. Given the current state of our economy, state government and local units of government must take steps to innovate in the way state services are provided to our residents. Certainly, hard choices have to be made, but those choices will lead to a more streamlined and efficient state government and local units of government leading to a more stable and prosperous business environment. This will stimulate more investment and job creation. Michigan's commercial real estate industry generally supports the proposals put forth by the Business Leaders for Michigan as the best plan on the table for change.

TAX POLICY

Sound tax policy is essential to attracting business and job creation and retention in Michigan. The commercial real estate industry in Michigan is in favor of a balanced approach to tax policy that spreads evenly the burden of taxes over the many industries that make up our state's economy. The competition for investment and growth is fierce among the states. As such, Michigan's business tax policy needs to be a step ahead and needs to encourage investment and job creation.

Toward that end, Michigan's commercial real estate industry supports a tax structure that will attract investors and reflect Michigan's changing economy. It is not sufficient to be in the middle, Michigan must be among the most business tax friendly states.

Michigan Business Tax (MBT)

The Michigan Business Tax, which replaced the Single Business Tax, disproportionately impacts business entities in Michigan that are taxed as partnerships. Most commercial real estate owners and operators organize their investments into entities that are partnerships for tax purposes. As such, the imposition of MBT has produced great hardship to the commercial real estate industry. Among MBT's many flaws, consider the following:

MBT has two components: an income tax and a gross receipts tax. The income tax component generally follows the federal taxation scheme. However, the gross receipts component does not. So, for the gross receipts piece, there can be tax liability without any real economic gain or profit.

For example, if a property is purchased in one year and sold the next at a substantial loss, despite the loss, the receipts are taxed. Further, in the current environment, many real estate projects are being foreclosed. When this occurs, gross receipts are deemed obtained by the taxpayer (in the amount of the debt) for MBT purposes. So, imagine a borrower losing a property due solely to the business down turn and a lack of credit availability rather than through mismanagement. For a property with a mortgage loan of \$10,000,000, upon its foreclosure, more than \$400,000 of MBT will be due. Yet, the transaction causing this result produced no income or profit to the taxpayer—an outrageous result.

- MBT taxes pass through payments commonly collected by commercial real estate operators. It is common for commercial real estate owners to divvy up common area maintenance costs and property taxes among the tenants of their properties—without any mark up or profit. MBT taxes the amounts collected on this basis. Again, no income or profit is generated, and yet a tax is imposed.
- MBT does not allow the “purchases from other firms” deduction that was permitted under SBT.
- MBT does not allow the carry forward of investment tax credits as SBT did.

Commercial Real Estate for Michigan

ISSUES CONTINUED

(MBT)

- MBT imposes personal liability on the managing member of an LLC or general partner of a partnership for the MBT liability of the LLC or partnership. Under federal law, only the entity is liable for the tax—not its members or partners. This provision is an enormous disincentive to do business here in Michigan.

There are many other examples of mischief created by MBT—much of it unintended by the legislature. However, it is clear that the effects of MBT are not at all helpful to an industry that has seen property values and income plunge by more than 30% and nearly non-existent new lending on commercial properties. Coupled with other negative economic pressures on commercial real estate owners and managers, the MBT further erodes the taxable value of commercial real estate. This in turn lowers property tax revenues to municipalities which in turn requires deeper cuts in essential public services such as police, fire and education.

Tax Tribunal

Since property values have been falling in Michigan, property owners rightly watch their property tax assessments. Many commercial property owners negotiate their tax assessment with their local assessors. If a mutual understanding cannot be reached, a property tax appeal is filed with the state tax tribunal where the case backlog has reached historical highs. In turn, this has tied up millions of dollars in disputed property taxes that may be diverted from necessary and maintenance. It also causes tenants to pay higher rent that might be better spent on hiring or reconsider the location of their business.

We support a mandatory timeframe for disposition and a formula-based interim relief for those cases not heard within that time frame.

SUSTAINABILITY

Michigan's commercial real estate community has a vested interest and supports sustainability and "green" building practices by utilizing proven technologies and operational procedures and by promoting environmental stewardship. We have long-recognized the social and economic burden that results from wasteful consumption particularly in the area of carbon-based utility costs. We take proactive positions on the use and management of natural resources, the proper treatment of hazardous waste and environmental risks, the promotion of air quality (indoor and outdoor), the implementation of "green" purchasing practices and in targeting the reduction of greenhouse gas emissions. Additionally, some of the purported "standards" do not reflect time-tested research and can result in unintended negative consequences; therefore, adopting these standards in legislation can result in further delays in developments and create greater difficulty in obtaining the needed financing.

Michigan's commercial real estate industry supports:

- Legislation that encourages and rewards voluntary participation in "green" initiatives, such as ASHRAE Standard 189.1, Energy Star and LEED ratings.
- Expedited approvals and permits and reduced application and permit fees for projects that meet specified sustainability thresholds.
- True net metering of utilities that will encourage investment in power generation through wind and solar and other renewable means that allows a property owner to sell back to the electric grid excess generated power, all without any sort of cap.
- State incentives for companies that upgrade their interior energy grids to so-called "smart" grids.

Commercial Real Estate for Michigan

About Legislative Leadership Panelists



Senator Gilda Jacobs D-14 Huntington Woods

Senator Gilda Z. Jacobs was elected to the Senate in 2002 after serving two terms in the Michigan House of Representatives, where she made history as the first woman floor leader in either house of the Legislature. Senator Jacobs is the Minority Vice-

Chair of three committees, Campaign and Election Oversight, Families and Human Services, and Finance. She also serves on Finance, Economic Development & Regulatory Reform, and Health Policy.

Senator Jacobs was elected chair of the 12th Congressional District Democratic Committee in 1999. Prior to serving in the Legislature, she served as an Oakland County Commissioner from 1995 to 1998. She also is distinguished as the first woman elected to the Huntington Woods City Commission, serving from 1981 to 94. She was the Mayor Pro Tem of Huntington Woods in 1993-94.

In addition to her civic leadership, Senator Jacobs served as Development Director for JARC, a Jewish association providing residential care for persons with developmental disabilities. Prior to working for JARC, Senator Jacobs was administrative assistant to state Senator Doug Ross. She also worked as a special education teacher in the Madison School District. Senator Jacobs' extensive community service includes having served as a board member of the South Oakland NAACP, the Anti-Defamation League, Neighborhood Project, the Tri-Community Coalition, and the Women's Division of Jewish Federation of Metropolitan Detroit. Senator Jacobs has also served as a member of the Huntington Woods Friends of the Library, Huntington Woods Residents Association, National Council of Jewish Women, Berkley High School PTO, and the Oakland County Center for Fair Housing Advisory Board. She is a former vice-chair of the Oakland County Democratic Party.

Senator Jacobs currently serves on the Board of Visitors Leadership Council for Endowments and Scholarships at the Institute of Gerontology at Wayne State University, the Community Advisory Council for the Junior League of Birmingham, the Triangle Foundation Board of Advisors and the Governor's Commission on Mental Health.

Senator Jacobs has been bestowed many honors throughout the years. These include the "Wonder Woman Award" from the Women's Survival Center, the Larry Pernick Award from the Michigan Democratic County Commissioners Association, the Michigan Counseling Association Legislative Service

May 11, 2010

Award, the Chaldean Federation of America Public Service Award, the "Do Something Wonderful for Children" Legislative Award from Michigan's Children, and the 2002 "Woman of the Year Award" from the Na'Amat Greater Detroit Council for her dedicated efforts on behalf of women and children.

Senator Jacobs is recognized as a Friend of Diabetes and Kidney Health Care and was a Fellow at the Bowhay Institute for Legislative Development. The National Democratic Institute selected her to travel to Bosnia where she trained political candidates. Recently, she has appeared on the Democratic Leadership Council's 100 New Democrats to Watch—a national list of "next-generation" Democratic Leaders. A graduate of the University of Michigan, Senator Jacobs received her bachelor's degree in science with a distinction in education in 1970 and a master's degree in behavioral sciences in education in 1971. Her family includes her husband John, children Jessica Jacobs, Rachel Jacobs and Todd Waldman, and a politically savvy dog, Jake.



Senator Mark Jansen R-28 Grand Rapids

Jansen was elected to the Michigan House of Representatives in November 1996 and was re-elected twice, serving through 2002. Jansen served all six years on the House Appropriations Committee, having been one of only two freshmen appointed to this post by leadership. He chaired the Family Independence Agency subcommittee, was vice-chair of the Department of Environmental Quality, Department of Natural Resources and Agriculture subcommittees and served on the Higher Education, Community Health and Transportation subcommittees.

During his first term, he was elected by his peers to be an assistant minority whip and was a member of the House Bipartisan Urban Caucus. During his second term, the Speaker appointed Jansen to lead the House Republican Policy Committee and to serve on the House Republican Campaign Committee. In 1998-1999, Jansen was named vice-chair of the Legislative Effectiveness Committee for the National Conference of State Legislatures (NCSL) and was appointed to serve on the Fiscal, Oversight and Intergovernmental Committee of the Assembly of States Issues for NCSL. Jansen was also a board member for Michigan Youth in Government and served on the Steering Committee for the Bowhay Institute for Legislative Leadership Development (BILLD).

continued

Commercial Real Estate for Michigan

Continued Legislative Leadership Panelists

—Jansen continued

Before his tenure in the Michigan House, Jansen was elected as the Gaines Township Clerk from 1992-1996.

In 2003, Jansen began as director of special initiatives for Habitat for Humanity of Michigan. He leads a unique program called Vision 2020 where he brings together local community leaders, non-profits, for-profits and other parties interested in eliminating sub-standard housing and encouraging change in specific geographic areas of Michigan. He also is a Kent County road commissioner, a board member of Wedgwood Christian Services for youth, and vice-president of Cutlerville Christian School Board.

He has been an elder at Covenant Christian Reformed Church, Director of Youth Ministries from 1989-1996 and a missionary in the Appalachian Mountains of eastern Kentucky from 1984 to 1987. He also spent over 5 years in the Computer Industry.

Jansen graduated from South Christian High School in Grand Rapids and attended Grand Valley State University and Calvin College.

Born September 13, 1959, Mark is married to LeAnne and they have four children: Sarah (married to Jason Noteboom), 22; Bradley, 19; Anna, 16 and Nathan, 13. The family lives in Gaines Township and are members of Covenant Christian Reformed Church.



Representative Tim Melton D-29 Auburn Hills

Tim Melton was born and raised in Pontiac. He is the son of two General Motors Corporation autoworkers and influential leaders in the UAW, Charlie and Bonnie Melton. Tim often says he grew up in a union hall and learned politics from his parents, who won and fought many elections.

Tim graduated from Oakland Christian High School and then attended and graduated with honors from Oakland University. An accomplished student, he left school to work as a Welfare-to-Work counselor and Economic Development Coordinator for the Oakland Partnership in Pontiac. He served on the Oakland County Board of Commissioners from 1999 until he was elected State Representative in 2006.

Tim has a long record of fighting for working people as well as working with those on both sides of the aisle.

He has worked to create a senior citizen prescription drug plan, he worked in the wake of 9-11 to bring in national leaders to examine our security

May 11, 2010

management plans in Oakland County, he has long advocated cable broadcasts for commission meetings, he has delivered the State of the County Democratic response, and he has worked to make sure that the city of Pontiac and Auburn Hills have a voice at the table in many matters.

Tim is married to Patty Melton; they live with two beagles named Senator and Governor.



**Representative Joseph Haveman
R- 90 Holland**

Representative Joseph Haveman is proud to serve the residents of Ottawa County. He represents the cities of Holland, Hudsonville and Zeeland, and the townships of Blendon, Holland, Jamestown and Zeeland.

He has a B.S. in Public Administration from Ferris State University.

Rep. Haveman was the director of business development at GDK Construction, and is a former executive director of the Holland Home Builders Association. Rep. Haveman is a former Holland City Council member and former Ottawa County Commissioner.

Joseph Haveman has been married to his wife Kim for 25 years, and has four children: Brooke, Carter, Hope and Mackenzie. He is a proud and active member of the Ridge Point Community Church.



**Edward Eickhoff
Vice President Development/Redevelopment
Ramco-Gershenson**

Mr. Edward Eickhoff is Vice President Development/Redevelopment for Ramco-Gershenson. His key responsibilities include negotiating contracts with existing and new anchor tenants in the course of coordinating new development projects and the redevelopment of existing shopping centers for the Company. Mr. Eickhoff has been employed with Ramco-Gershenson since 1986.

He is a graduate of Oakland University in Rochester, Michigan, where he earned a Bachelor of Science degree in Economics and is a Senior Certified Leasing Specialist. Professional Affiliations include: the International Council of Shopping Centers (Michigan – Past State Director, Government Relations Committee Member; National – Economic Sub-Committee Member), Chair of the Oakland University Economics Department Board of Advisors, and alumnus volunteer in several capacities with Theta Chi Fraternity.

Commercial Real Estate for Michigan



Building Owners and Managers Association

BOMA represents over 350 members and over 250 million square feet of office space in southeast Michigan; nationally BOMA boasts 16,500-plus members and nine billion square feet of commercial properties. BOMA members represent every aspect of our industry from building owners, building managers, real estate brokers, and various suppliers including landscapers, roofers, janitorial services, utilities, construction firms and architects. BOMA is a primary source of information on office building development, leasing, building operating costs, energy consumption patterns, local and national building codes, legislation, occupancy statistics and technological developments. www.bomadetroit.org



Commercial Board of Realtors

CPIX is the only Internet-based statewide commercial property information exchange in Michigan. It contains detailed information on commercial properties across the state, including properties listed with real estate brokers and those being offered for sale or lease directly by the owners. Licensed real estate salespeople and brokers, economic developers, as well as various other professionals affiliated with the real estate industry, who elect to become members of CPIX, will have full access to all of the information contained within the database. Non-members and the general public have limited access to the database, and will be able to see only information on those properties listed with brokers who are members of CPIX. www.cbor.org



CoreNet Global is the world's leading professional association for corporate real estate and workplace executives serving leading multinational companies from the Fortune and Global 1000. More than 7,000 members manage over \$1.2-trillion in real estate and workplace assets in Asia, Australia, Europe, Latin America and North America. www.corenetglobal.org

May 11, 2010



Certified Commercial Investment Member

A Certified Commercial Investment Member (CCIM) is a recognized expert in the disciplines of commercial and investment real estate. A CCIM is an invaluable resource to the commercial real estate owner, investor, and user, and is among an elite corps of more than 9,000 professionals who hold the CCIM designation across North America and more than 30 countries. Since the CCIM program was created in 1969, more than 15,000 commercial real estate professionals have earned the designation. CCIM Institute has taught more than 225,000 students since 1969.



Commercial Real Estate Women

CREW Detroit, a founding chapter of CREW Network, is THE premier professional organization dedicated to the advancement of women in the field of commercial real estate. Network-building, business development, leadership opportunities, education, diversity, mentoring and generous philanthropy are the cornerstones of this highly-respected, go-to organization.

CREW Network boasts chapters in 68 major markets across North America and its over 8,000 members represent every discipline within the commercial real estate industry. www.crewdetroit.org



ICSC Michigan- International Council of Shopping Centers

Founded in 1957, the International Council of Shopping Centers (ICSC) is the global trade association of the shopping center industry. Its 60,000 members in the U.S., Canada and more than 80 other countries include shopping center owners, developers, managers, marketing specialists, investors, lenders, retailers and other professionals as well as academics and public officials. As the global industry trade association, ICSC links with more than 25 national and regional shopping center councils throughout the world. The principal aims of ICSC are to advance the development of the shopping center industry and to establish the individual shopping center as a major institution in the community. In Michigan, there is approximately 223,000,000 square feet of shopping center space and over 1,400 shopping center professionals based in Michigan are members of ICSC. www.icsc.org

Commercial Real Estate for Michigan



International Facilities Management Association

The International Facilities Management Association is the premier professional association for facility managers. With over 18,000 members worldwide, IFMA members are represented in 130 chapters and 17 councils in 67 countries. Established in 1980, IFMA is a not-for-profit, incorporated association dedicated to promoting excellence in the management of facilities. IFMA identifies global trends, conducts research, provides educational programs and assists corporate and organizational facilities managers to develop strategies for managing human, facility and real estate resources.

The **Southeastern Michigan Chapter** is the second oldest chapter with over 200 professional and associate members. Associate membership is available to organizations that provide facility related services or products. Chapter meetings are held monthly and offer educational programs, facility tours and networking opportunities with peers.



Institute of Real Estate Management

Institute of Real Estate Management is the only professional real estate management association serving both the multi-family and commercial real estate sectors and has 80 U.S. chapters, eight international chapters, and several other partnerships around the globe.

Key IREM® Initiatives are: Educating real estate managers, certifying their competence and professionalism, serving as an advocate on industry issues, and helping to establish and enforce standards of professional practice and ethical conduct. www.iremmi5.org

Commercial Real Estate Development Association



NAIOP, the Commercial Real Estate Development Association, is the leading organization for developers, owners and related professionals in office, industrial and mixed-use real estate. NAIOP provides unparalleled industry networking and education, and advocates for effective legislation on behalf of our members. NAIOP advances responsible, sustainable development that creates jobs and benefits the communities in which our members work and live. www.naiop.org/michigan/index.cfm

Top 10 Reasons to Vote

10. It's your money. The county commissioners, governor, state officials, legislators, president and members of Congress you vote for will decide how much of our wealth to invest in public services and how to fairly share the tax burden.

9. It's your children's education. You elect local and state school board members who set public education policy and budgets that will affect how well prepared your children and grandchildren will be for the future. Decisions by our legislators, governor, members of Congress and president also affect the public schools-- and the quality and cost of higher education as well.

8. It's your job. The governor and your legislators influence what job training is available, minimum wage, pay equity, fairness in hiring, health insurance through your employer, job and pension security, and workplace safety.

7. It's your health care. Actions by the governor, legislature and Congress as well as their decisions on Medicaid, Medicare and private insurance laws determine your access to health care.

6. They're your highways. Michigan's infrastructure is eroding rapidly. Your county commissioners, legislators, governor and members of Congress decide what highways are needed, what alternatives to highways such as public transit to support, and how to pay the bill.

5. It's your Social Security. Your members of Congress decide how much payroll tax you pay, cost of living increases and benefit schedules for your Social Security pension, and what Medicare services you receive and share payment for.

4. You live in Michigan. Your county, state and national elected officials set standards, enforcement strategies and budgets. They plan and zone where roads and industries will be built and how public lands will be used --decisions that can determine how and where you live and work.

3. It's your neighborhood. The elected officials and judges you vote to retain make daily decisions about crime prevention, laws and law enforcement, safe and affordable homes, traffic patterns, where to put schools, parks and recreation.

2. They're our children. We do our best to keep them healthy, fed, safe, educated and cared for. The officials you elect can help or hinder all Michigan families in achieving their goals and dreams.

1. It's your democracy. Make it work. Vote.

For further information contact: 248-848-3714

Commercial Real Estate for Michigan