

Candidates field questions from students during unique Novi forum

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(Photo: David Veselenak | hometownlife.com)

Eileen Wei is getting prepared to vote in her first election come Nov. 6. She had a first-hand opportunity Oct. 23 to see some of the people vying to represent her in both Lansing and Washington, D.C., during a candidate forum with questions asked by her peers.

Novi, Huron Valley students

"Definitely seeing the different candidates, how different they are from one," the 18-year-old Novi resident said. "I'm very politically inexperienced and I guess I can see what I like, what I don't like and who I want to vote for."

The forum, held in the Novi Middle School auditorium, brought several candidates on stage to field questions asked from students in Novi's Adult Education program, as well as students from the Huron Valley Schools district, who posed questions to five state candidates running for office in southwest Oakland County. All the questions were written and asked by students on a variety of topics, including campaigning, education, roads and infrastructure.

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Candidates running in several area districts were invited, including the U.S. House 11th District, the state Senate 11th and 15th districts and state House 38th and 39th districts. Those who attended included Democrat Haley Stevens of Rochester Hills running for Congress; Democrat Julia Pulver of West Bloomfield, running for the state Senate 15th seat; Novi Democrat Kelly Breen and state Rep. Kathy Crawford, R-Novi, who are both running for the state House 38th District; and Libertarian Anthony Croff of West Bloomfield, running in the state House 39th District.

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It was one of a series of forums put on by Michigan's Children, a Lansing-based nonprofit that has hosted several forums across the state for young people to ask questions of those seeking election.

Matt Gillard, president and CEO of Michigan's Children, said the forums are in their third election cycle. Such forums are beneficial not only to the students, but to those who attend and the candidates themselves.

"We think these events really are a win-win-win," he said. "It's great for the young people and the people to be involved to see these elected officials or candidates for office will listen to them."

Candidates talk car insurance rates

In addition to several issues talked about by the students, the question was posed to the candidates about what they would do about car insurance rates, which can be very high for young people.

Crawford said car insurance rates are an issue in the state, especially as companies use "discriminatory factors" such as ZIP Code, gender or age. She said other things can be done to affect rates, including catastrophic claims.

"It's not just auto no-fault that's the problem," she said. "The catastrophic claims fund, in a way, needs to be more transparent and also we need to investigate fraud more thoroughly."

Pulver agreed with Crawford on many points, including the fact that credit scores are sometimes used to determine rates. For many young people, she said, they might not have a credit score or have a poor credit score earlier in life.

"We really do need to stop focusing on setting premiums that have nothing to do with driving record," she said. "Things that have nothing to do with your ability to drive need to be taken out of the equation."

Breen, who sits on the Novi City Council, said applying a fee schedule to medical costs in car insurance is something that could be done to increase savings by the insurance companies.

"One thing people aren't talking about a lot of is the medical costs," she said. "If you start dropping the medical costs dramatically, then you say to the insurance companies ... 'Hey, you're not paying so much, it's time to drop your rates.'"

Croff said he believes requiring all drivers to have car insurance is unconstitutional and is the reason companies don't need to have competitive rates. Removing that requirement, he said, would promote choice and provide companies a situation in which rates could be more competitive.

"The rates are high because insurance companies have no initiative to make them low," he said. "As long as we have to do it, the car insurance companies will have no initiative to make it any lower."

Stevens, who arrived on stage later in the night and was the lone congressional candidate answering questions after the state candidates wrapped up, said much of the auto insurance rate issues happen at the state level, something Congress has no control over. But she did say health insurance issues affect car insurance rates as well,

"There are still hundreds of thousands of people in Michigan without access to health care. Our prescription drug costs are through the roof," she said. "We need some sort of stability in our system and I want to work with our state partners to make auto insurance and health insurance more affordable and accessible."

The U.S. House 11th District includes much of southern Oakland County, stretching from Troy to South Lyon, and down into northwest Wayne County, including Livonia, Plymouth, Canton and Northville. The state Senate 15th District includes West Bloomfield, Orchard Lake, Commerce Township, White Lake Township, Walled Lake, Wixom, Novi, Novi Township, part of Northville, Lyon Township, South Lyon and Milford Township. The state House 38th District includes Lyon Township, South Lyon, Novi, Novi Township, part of Northville and Walled Lake. The state House 39th District is made up of Commerce Township, Wixom and part of West Bloomfield.

Polls are open from 7 a.m. to 8 p.m. Nov. 6 across the state.

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